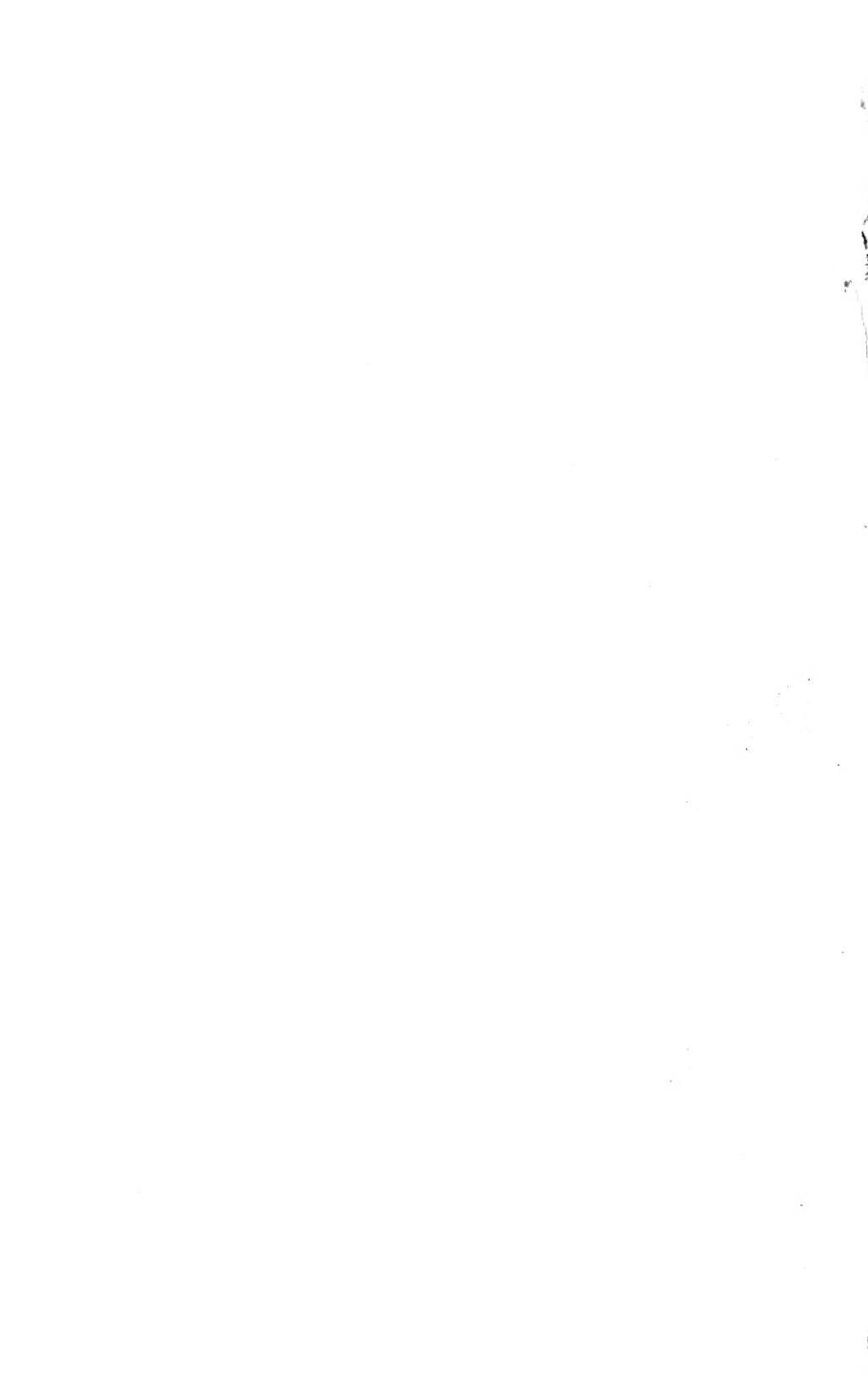




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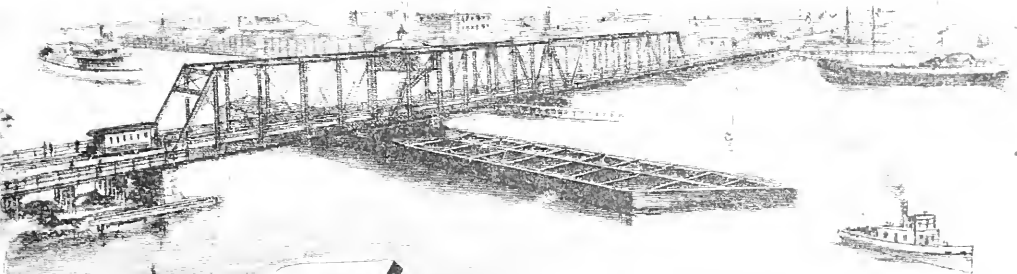
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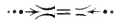


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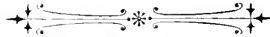
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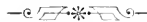


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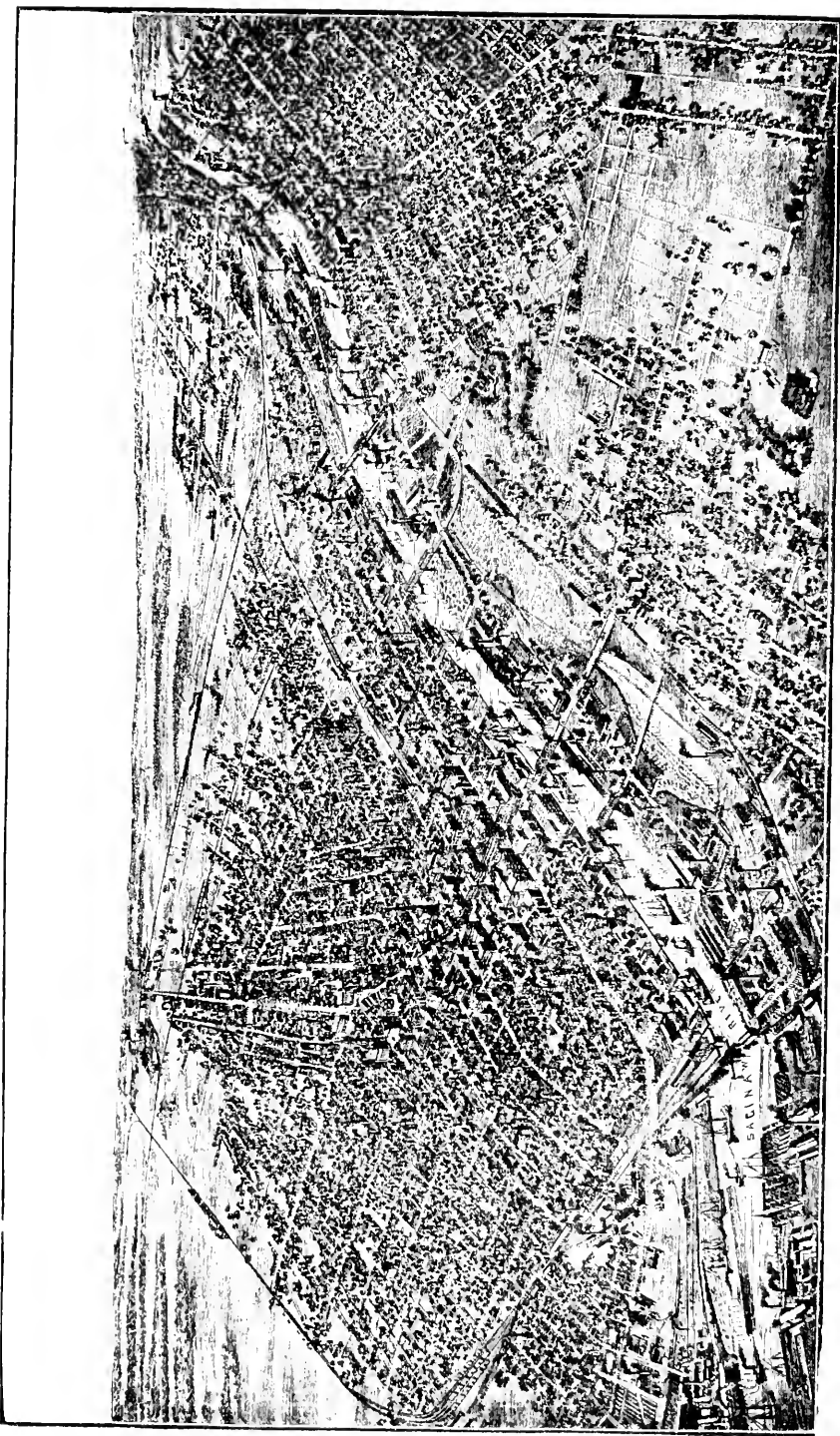
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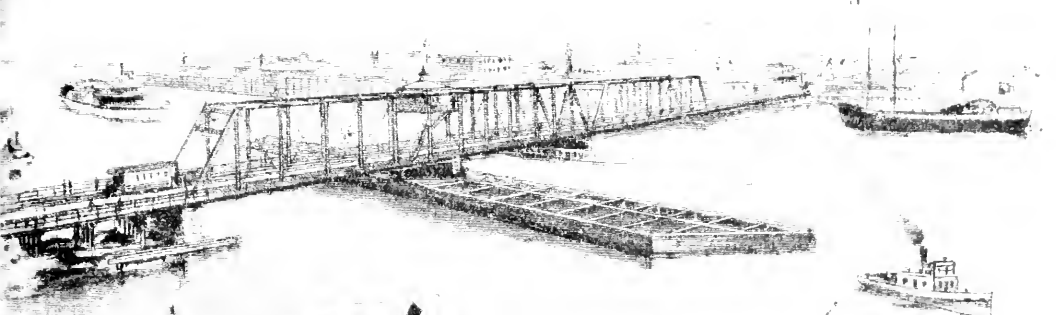


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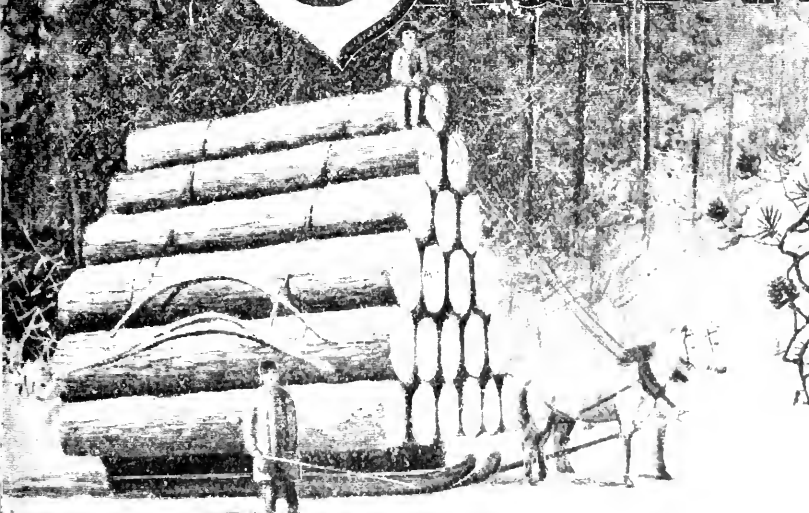
HISTORICAL
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STATISTICAL

HER
RELATIONS
AS A
CENTRE OF TRADE.
Manufacturing
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SAGINAW



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PREFACE.

THE object of this book is to present a view of the Saginaws which will convey a fair idea of their progress, their present status, and their future prospects. There has been no effort made to exaggerate or color any of the features of the situation, and it has been the endeavor of the compiler to make every statement accurate. In order to accomplish this end recourse has been had, in every instance, to the best available sources of information.

So far as the historical portion of the work is concerned, there has been no attempt to go into details further than to present such facts as tend to show the steps in the progress of the Saginaws to their present position of importance as centers of production and distribution.

Without making any pretensions to a high order of literary merit for this book, the author ventures to hope that the information it contains may be found useful to the people of the Saginaws and interesting to the general reader.

J. W. LEONARD.

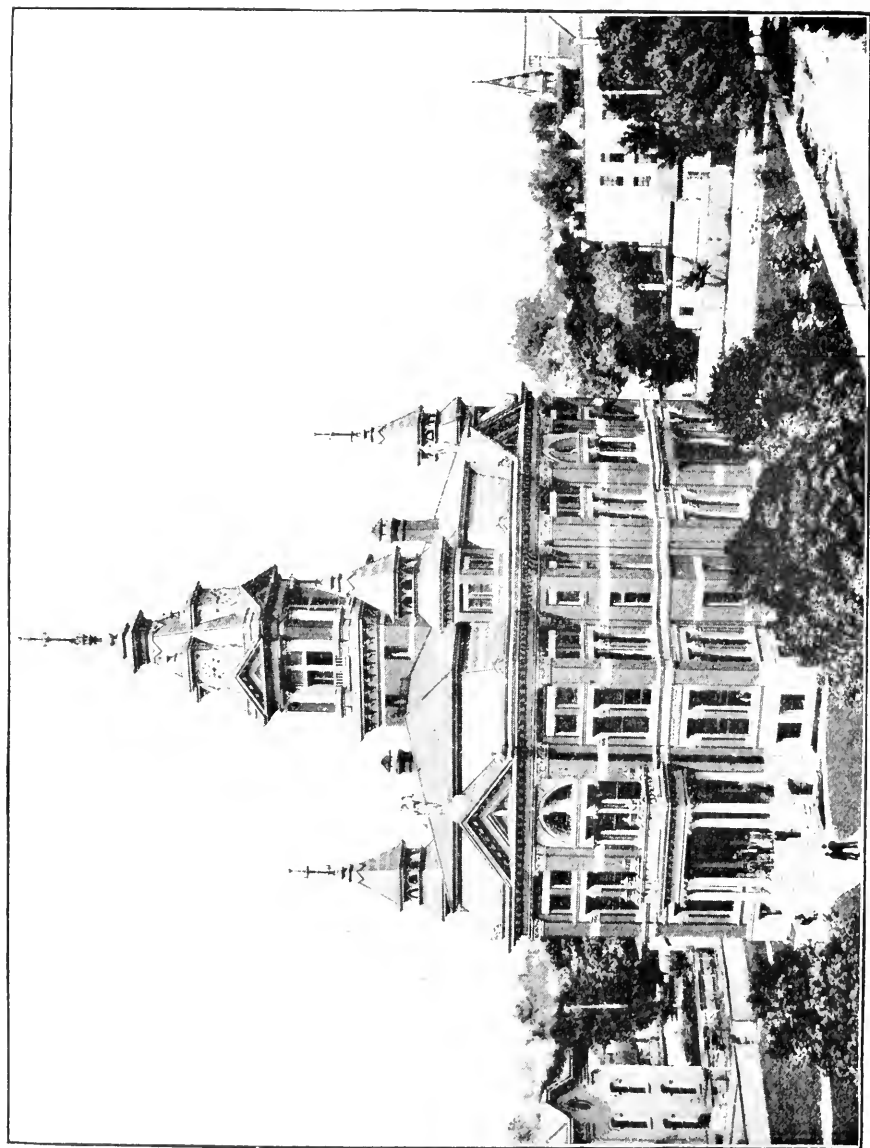
EAST SAGINAW, DECEMBER, 1887.

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SAGINAW CITY—SAGINAW COUNTY COURT HOUSE.

EARLY DAYS.

THE PIONEERS AND FIRST SETTLERS OF THE SAGINAW VALLEY.

THE story of American progress presents a record as unique as it is interesting. No other chapter of history approaches it in the rapidity with which the wild and waste places have been made to fructify under the hand of industry, and the wilderness to evolve into a populous and civilized community. No other narrative more strongly illustrates the truism that it is events, and not years, that make history. At the opening of the Nineteenth century Michigan, with the exception of a sparse settlement at Detroit, and an insignificant post at Mackinaw, was useless to humanity, except as it afforded hunting grounds for fierce and nomadic Indian tribes. The Saginaw Valley was a dense forest, which had as yet been visited by no white man, save an occasional zealous missionary, who ventured in the cause of Christianity where others, actuated by self-interest, feared to follow.

It is not the purpose of this work to attempt any extended or minute narrative of the past, but to present in this introductory chapter only such pertinent points from the history of the Saginaws as tend to show the steps in their progress from the original forest to their present advanced position as a center of trade and industry. The review will necessarily be brief, and is designed only to contain such facts, concisely told, as are necessary to illustrate the story of the industrial development of the Saginaws from the first beginnings in civilization to the busy activity of the present.

Indian tradition affords the information that the Chippewas, who inhabited this region as the immediate predecessors of its white inhabitants, obtained it in a battle with a tribe known as the Sauks some time in the sixteenth century; while ethnological researches even go beyond that event to an Aztec population, antedating the Sauks, and still further to the mound builders. But whatever the thoughtful or curious may find in investigations among the fossils for the

traces of the primitive inhabitants, or in gathering up the remnants of Chippewa and Alonquin tradition, the results of the search can have little bearing upon the subject of progress or industry. The history of the Saginaws, therefore, in so far as it is pertinent to the object of this volume, begins with the early settlements by white pioneers.

FIRST VISITORS AND SETTLERS.

Throughout the settlement of the Northwest it was usually the priest who came first, and he was generally closely followed by the soldier. In the Saginaw Valley, however, the Jesuit fathers were the first to venture into the wilderness, Allouez and Dablon visiting the Valley in 1665, and Pere Marquette and Joliet coming three years later; and other missionaries made occasional visits from time to time. The first trader who ventured into this region was Francois Trombley who visited the Saginaw Indians in 1792. He met with an unfavorable reception, being attacked by the Indians, and on his return trip he was drowned in Lake Huron. Other French traders made occasional trips, and in 1811 several found their way to the Valley. Louis Campau, a French Canadian fur trader, settled in what is now Saginaw City, and built a log house in 1816 on Water street, opposite the location now occupied by the Wright Lumber Company's mill, which was the first house ever built in Saginaw county. Here he carried on a considerable trade with the Indians, and other traders and trappers came to the Valley prior to the negotiation of the treaty of 1819 between General Cass, Commissioner for the United States, and the Chippewas, by which large tracts of land were ceded to the Government by the Indians in consideration of an annuity. The treaty was followed in 1822 by the establishment of Fort Saginaw, and the block-house and stockade of the fort were located at what is now the intersection of Court and Hamilton streets, occupying a site almost identical with that upon which the Taylor House now stands. The garrison was composed of two companies of the Third United States Infantry, and was in command of Major Baker. In the spring of 1823 a flood from the Tittabawassee caused an overflow of the river, and in the summer there was much sickness among the troops, two lieutenants and a number of soldiers dying. Major Baker, the commanding officer, in a report to the War Department, stated that "Nothing but Indians, muskrats and bull-frogs could possibly exist here," and upon this representation an order came from the War Department for an evacuation of the fort, and the troops left for Detroit late in the fall of 1823. In 1824 the American Fur Company established a post at Saginaw, William McDonald being the trader, and occupying the abandoned fort for his headquarters. He remained three years, at the end of which time Eleazer Jewett, who had arrived in 1826, became the factor for the American Fur Company, Patrice Reaume being the trader. In 1827 Ephraim S. Williams and his

brother, Gardner D. Williams, purchased the rights of the American Fur Company and the interests of the brothers, Louis and Antoine Campau, and thus, combining rival interests, became the great fur trading firm of this region.

EARLY PIONEERS.

From 1826 to 1830 the Saginaw Valley began to attract the attention of those seeking homes on the frontier, but the settlement of the country was very slowly accomplished, the entire number of white settlers in Saginaw—comprising at that time the entire region between the Flint River and the Straits of Mackinaw—amounting to but twenty-eight souls, and that of what is now Genesee county to seventy, giving to the entire Saginaw Valley a population of about one hundred whites all told.

These figures, small as they seem, represent the beginning of an occupation of the Valley, which was eventually to transform the untrodden wilderness into a fruitful land of plenty and to supplant the murmurings of the winds among the pines by the hum of industry and the whirr of impatient machinery.

Saginaw County had been recognized for a number of years, it having been originally created by the proclamation of General Cass, Governor of Michigan Territory, in 1822. For judicial and governmental purposes it was attached to Oakland county. In 1831 Governor Cass established the city of Saginaw as the county seat of Saginaw county, and in the same year the county was organized into a separate township. In 1833 the county was organized by virtue of an enactment passed by the Territorial Council in the preceding year.

THE FIRST SAW MILL.

The Williams brothers, Ephraim S. and Gardner D., who have before been mentioned in this sketch as pioneer merchants of Saginaw, had a brother in Detroit named Harvey Williams, who was noted as a blacksmith and machinist of a superior order of ability. This gentleman, afterward familiar to the citizens of the Saginaw Valley as "Uncle Harvey," had visited Fort Saginaw in 1822, bringing supplies for the troops from Detroit. It was not until 1834 that he returned to make his home in the Valley. Upon his arrival Mr. Williams began the erection of a small steam saw mill, located at the foot of what is now Mackinaw street, to which a run of stone was afterward added, for the purpose of supplying the citizens with corn meal. This mill, long known as the "G. D. & E. S. Williams mill," was the first steam saw mill erected in the Saginaw Valley. Great as was the faith of its projectors in the future of this region, even their views of future possibilities could not have compassed the wonderful results which have since shown themselves, and which in the present afford an example of industrial development to which history presents few parallels and no rivals.

It was in 1836 that the second mill was built. The first one had proved a successful venture. The "land fever" which struck the county about that time brought numbers of people who were looking for homes, and those who stayed needed lumber to build houses. The success of this mill led to the erection of another, known, by way of distinction, as "the big mill." It was located at what was afterwards known as Buena Vista, on the east side of the river, the site of the mill being about identical with that now occupied by the East Saginaw gas works. This mill was erected for the owners by Mr. Harvey Williams. It was from this mill that the first cargo of lumber that ever left the Valley was shipped in 1837.

In 1836 the first steamboat which ever appeared on the waters of the Saginaw river arrived. It was the Governor Marcy, which came from Detroit and reached Saginaw City July 9 of that year. During the same year another important step in material progress was taken in the establishment of the first newspaper, the Saginaw Journal. In that year also the land forming the site of the present city of East Saginaw was entered by Dr. Charles Little.

In 1837 Saginaw City was laid out and the streets named. The first plat of the village, under the name of the "Town of Sagana," was made as early as 1822 for S. McCloskey and John Farelly, while the place was still occupied as a frontier fort. The platting of the city in 1837 was upon a more extensive scale, and was made for Norman Little and Messrs. Mackey, Jennison and other settlers, who had formed a company and bought the city plat and a quantity of land adjoining. They went to considerable expense, building a large hotel, the "Webster House," at an outlay of \$35,000, and a large four-story warehouse cost \$25,000. A bank was started, which, after the fashion of those days, immediately issued bills in large quantities. These bills had a red back, while the face was ornamented by pictures of canal boats and steamboats.

The early part of 1837 was an era of flush times in Michigan, which was admitted as the twenty-sixth State in the Union, January 26 of that year. A census was taken in the same year which showed the population of Saginaw county to be 920. Speculation ran rife throughout the West, and land in particular was held at greatly inflated prices. Everything was in a condition which in modern speculative parlance would be designated as "a boom." Two special crazes had taken possession of the western country. One developed itself into a desire to start a bank, the principal capital of which consisted of an industrious printer who could turn out "money" with sufficient rapidity, and the other consisted of a desire to buy and sell lots in towns which were principally attractive on paper. The excitement was great, but, after the manner of such feverish ebullitions, was brief, and following the boom came the panic, bringing with it great distress and bankruptcy to many.

THE PANIC OF 1837.

Those were indeed times of disaster. Failure to observe the cardinal principles of banking, and the issuance of bills without capital or assets to back them, were leading causes of the trouble which afflicted the entire western country in the last half of 1837 and the early part of 1838. For a time the "wild-cat" money was freely exchanged for gold. The pioneers were not adepts in the subtleties of finance. Honest themselves and plain and open in their dealings, they did not understand that a bill representing itself to be a dollar could be but worthless paper. The abundance of money—while the "wild-cat" bills were regarded as money—made times good, and the people did not complain of inflation. But when the blow came it was a stunning one. Ease, and in some cases wealth, gave way to poverty, and workmen who had before been enjoying high wages, lost employment, and industry came to a standstill.

This state of affairs was severely felt at Saginaw. Many who had come here attracted by the high wages then current left the settlement by the Flint trail—then the only means of egress—and few returned.

The full force of financial disaster had expended itself within a year. The sufferers at that time doubtless thought that the bottom had fallen out of everything, but they were mistaken. The most marked trait of American character is its power of recuperation from the effects of trouble of this character, and while the effect of the panic of 1837 was doubtless a retarded growth, the reaction set in the following year and the people cautiously and carefully, heeding the admonitions of their recent experience, set to work to retrieve their shattered fortunes. For two or three years the progress was slow. The *Saginaw Journal*, the first newspaper, died for want of patronage, and filled the first grave in the journalistic cemetery of the Valley. In 1842, however, business had somewhat revived and Mr. R. W. Jenny started another paper, *The North Star*, which lived some four or five years. The increase in population and business in the decade from 1840 to 1850 was slow but steady, and those who applied themselves to industry found it remunerative.

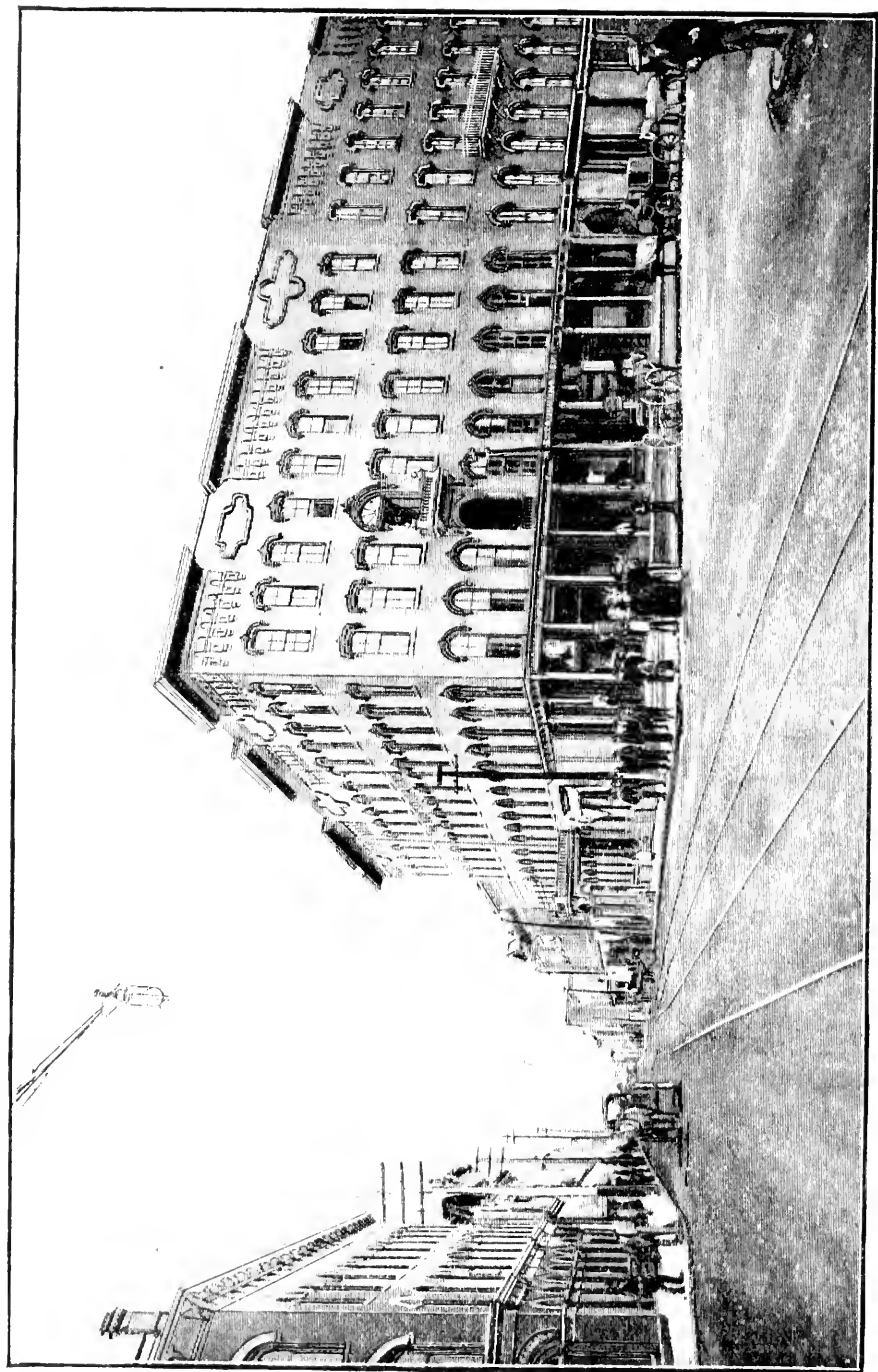
GERMAN SETTLEMENTS.

The year 1845 is important as having been the one in which the German immigration to Saginaw county began. In an address made by Dr. M. C. T. Plessner at the organization of the German Pioneer Society in 1881 many interesting facts in regard to the German settlement in the county were given. From that address it appears that the first German settlers were three Westphalians, Messrs. Stelgrider, Tuerke and Sittering. These were followed by the Franconian settlements, the first of which, fifteen in number, under the guidance of Pastor Kraemer, arrived in 1845, and were the first settlers of

Frankenmuth. Several other colonies came from the same localities in the few years following, and in 1849 came another German immigration, composed principally of refugees who left Germany after the troubles of 1848. The Franconian settlers had been nearly all farmers and mechanics—those who came later represented all professions and occupations. The German element of the Saginaws has ever since been a large one, and it may be said to its credit that it has always devoted itself to industry and good citizenship, and has proven a most valuable aid to the material progress of the cities and adjacent county.

EARLY INDUSTRIES.

The years from 1845 to 1850 were progressive, and with the settlement of the county the village of Saginaw assumed importance as a market town, and it is stated that in 1849 Saginaw had eleven dealers in dry goods, groceries, etc.; one steam saw mill, three hotels, five carpenter shops, three blacksmith shops, one bakery, and three boot and shoe stores.



SAGINAW CITY—HAMILTON STREET, SOUTH FROM COURT.

YEARS OF PROGRESS.

THE GROWTH OF THE SAGINAWS IN TRADE AND INDUSTRY.

SAGINAW CITY was a thriving village long before an idea had been entertained of founding a city on the east side of the river. Leon Suay, a French hunter and trapper, was the first white resident of the site now occupied by East Saginaw. He lived in a log house built by the American Fur Company and which was located where the Bancroft House now stands. He was known as Captain Suay and resided in the house referred to for many years. Curtis Emerson located on the east side of the river just outside of the original plat of East Saginaw on the tract since known as the "Emerson Addition," in 1846. He named his domain "Buena Vista," and his house "The Hall of the Montezumas." He carried on the mill known as the Emerson mill.

The land upon which the city stands was purchased from the United States Government in 1836 by Dr. Little. It passed through several hands prior to 1849, when it was bought by Hoyt & Co., of New York. In the same year Mr. Charles W. Grant, the first American settler, located here. The original plat of East Saginaw was surveyed in 1850 for Alfred M. Hoyt. The growth of the town was rapid for those days. The Genesee plank road was built in 1850, the "Blue Mill" being that year erected by A. M. Hoyt and C. W. Grant for the purpose of sawing plank for the road. A school building was put up in 1851 at the corner of Genesee and Washington avenues, and the Valley City Hotel was completed and opened to the public the same year.

The improvement of the new city was rapid, and by 1853 a number of important industries had taken shape. In that year a steam flouring mill was erected with a capacity of 1,000 bushels per day, and a planing mill was built with a capacity for dressing 30,000 feet of lumber daily. Another important event of that year was the publication of the *Saginaw Enterprise*, the first

newspaper ever issued in East Saginaw. Many other indications of progress showed themselves, and the town prospered until July 5, 1854. On the morning of that day came the first serious visitation of fire. The residences, stores, mills and workshops of the citizens were destroyed, and in a few hours the products of five years of patient industry were swept away. The loss approximated \$250,000 in the value of property destroyed, and only a few of the losers had protected themselves by insurance. In a short time afterward, however, the damage had been repaired, and the buildings erected after the fire were of a much improved character and included a number of brick blocks.

It would be impossible to narrate, in detail, the items of the industrial progress of East Saginaw, but it will suffice to say, for the purpose of this review, that the progress of the city was both steady and rapid from 1855 to 1860. In the former year East Saginaw was incorporated as a village, Norman Little being chosen its first president, and this incorporation was in force until 1859, when it gave place to a city government, and William L. P. Little was chosen as the first Mayor of the city. The census taken the following year showed the city to have over 8,000 inhabitants.

PROGRESS OF SAGINAW CITY.

While the new town on the eastern side of the river was thus giving indications of progress, its elder sister on the west bank was also advancing—not so rapidly, but none the less surely. During the first half of the decade from 1850 to 1860 there was but little increase in the population, but the last half made a better showing. In 1857 the city of Saginaw was incorporated, and at the election held soon afterward Gardner D. Williams was elected as the first Mayor of the city. In that year the population of the city proper was only 563; but it had increased at the taking of the census three years later to 1,712.

THE SAGINAWS IN THE WAR.

When it became apparent that war was necessary for the preservation and defense of the Union, no State was more prompt in response than Michigan, and immediately following the proclamation of President Lincoln a number of companies were organized in the Saginaws. The people were thoroughly enthused with patriotic sentiments and the large number of volunteers and enlisted men who left the Saginaw Valley for the front attests the loyalty of the people. During the war the number of men furnished to the Union army by Saginaw county footed up 2,039.

It was not alone in furnishing men for the army that the citizens showed themselves devoted to the cause of the Union. The ladies formed a society to aid sick and wounded soldiers which gave effective assistance to the cause, and other citizens who were too old for service or kept at home from other causes

gave generous contributions and in other ways co-operated with the State Military Board in aid of the successful prosecution of the war. Of the men who went to the front many never returned, and of those who came back most had seen hard service on the most hotly contested battle fields. Many of these still live and are members of G. A. R. Posts, and other organizations of veterans.

While the war was in progress there was no diminution in the efforts of the citizens to build up and improve the cities, and a number of important enterprises were inaugurated during that period. Among these was the building of the Genesee avenue and Bristol street bridges; the lighting of East Saginaw by gas; and the building and putting into operation of the first street railway. But the most important was the completion, in 1862, of connection between Saginaw and Flint by the Flint & Pere Marquette Railroad. This was followed, in 1866, by the Jackson, Lansing & Saginaw, the building of which had the effect of greatly adding to the population and commercial importance of Saginaw City, which in that year had reached a population of 6,420 people.

THE PAST TWENTY YEARS.

Following the completion of the railroads came steady accessions to the population of the Saginaws. The industries of both cities steadily increased, and from year to year, from that time to the present, accessions have been made to the productive industries of the two cities, special reference to which in their present state will be found in a separate chapter of this work. There have been times within this period, especially in 1873, when financial trouble has temporarily affected the great lumber and salt industries, but in the aggregate the record of the two decades immediately preceding this writing has been one of gratifying prosperity. And it is not only in the production of lumber and salt that growth has been observable. The accessions of population have not been wholly, or even principally confined to the cities. The excellence of the soil of the Saginaw Valley for the uses of agriculture has been demonstrated, and the towns have been surrounded with a back country tenanted by an industrious farming community who take the place of the pines which have been felled, and who make the land give forth the increments of wealth in the results of labor, who are supplying to the towns an element of business strength which will prove of utmost value and will sustain them and justify their continued expansion even after the last saw log shall have been floated down the waters of the tributaries of the Saginaw.

The Saginaws in the past have furnished many examples of the success attendant upon persistent industry fortified by the intelligence which impels to the improvement of opportunities, and to-day, surrounded with all the conveniences of life and endowed with the insignia of an advanced civilization, bear witness to the wisdom of those hardy pioneers who, in the days when none of these things were, hewed out a home for themselves in the wilderness.

Wonderful as has been the advancement of the last half century, there is no indication that the climax has been reached, but the prospect for the future is in every way favorable to a progress fully as great as that which in a retrospective view seems little less than miraculous. The incentives to industry and improvement are as strong now as at any period in the history of the Valley, while the instrumentalities and means for securing prosperity are daily multiplying. There is every reason to believe that another fifty years will produce results which will make the consolidated Saginaws of that day as far in advance of the present as the two cities now are of the insignificant settlement of 1837.

TRANSPORTATION.

RAIL LINES AND WATER ROUTES AIDING THE CITY'S COMMERCE.

NO item is of more importance in promoting the growth and securing the stability of the industries of a city than its means of communication with the outside world, and every line of railroad added brings with it an augmentation of the volume of business. In this respect the Saginaws are more favored than any other of the cities of Northern Michigan, for here more railroads center than at any other point in the State, outside of Detroit.

The early settlers of Saginaw looked forward to the building of a railroad to connect them with the business centers of the country as the one thing needful to secure the development of the material resources of this region, and in 1835 a company was organized for the construction of a railroad from Saginaw City to Mt. Clemens, via Lapeer, and other railroads were from time to time projected, on paper. It was not until 1857, however, that any steps extending beyond theory were taken. January 21 of that year the Flint & Pere Marquette Railroad Company was organized, and February 24 following accepted the provisions of the law donating lands to this company. In the years that have intervened between that time and the present not only this, but a large number of other railroads have been completed, and still others are in course of construction, until the new Saginaw, soon to be formed by the consolidation of the cities, will constitute the great railroad center of Northern Michigan, with railroad facilities not surpassed by any of the commercial centers of the country.

Flint & Pere Marquette Railroad.—This, the first road built in the Saginaw Valley, has performed no inconsiderable part in the building up of the industries of this region to the gratifying condition of prosperity which is now apparent. After the organization of the company in 1857 the

preliminary surveys were made, and it was not until the fall of 1858 that the grading was commenced, and during the following year twenty miles of the line were graded and eight miles of rails were laid. The opening excursion of the road, from Saginaw to Mt. Morris and return, was given January 20, 1862. A heavy snow storm occurred that day, and the train took four hours to make the twenty-six miles to Mt. Morris. To write in detail the history of the construction of this road would occupy more space than can be spared here, but it will, perhaps, be sufficient to say that from the beginning of its history to the present time additions and improvements have been made until the Flint & Pere Marquette is now justly regarded as one of the most important railroad systems of Michigan. Its main line is 361.13 miles in length, while its branches and sidings are 211.41 miles more, in addition to which it has recently concluded arrangements by which the Port Huron & Northwestern will be added to its system, an arrangement which will greatly increase its facilities for direct traffic with the Eastern seaboard, by a connection with the Grand Trunk at Port Huron.

This road is an East Saginaw institution, and has its headquarters, general offices and machine shops here. In addition to a through business in freight and passenger traffic, the line is specially important in connection with the lumber industry of the Saginaw Valley. It has excellent terminal facilities in Saginaw, and reaches every yard on the east side of the river, and also has switches to the west side and a large number of sorting yards all along the track in this locality. The track of this road is one of the best in the State, and its car equipment is as complete as any in the country. The road owns its own parlor, sleeping and drawing room cars, and runs a train every day from Bay City, Detroit and Toledo with them attached, and also runs a train every night with a Pullman car from Bay City and Saginaw to Chicago. The Flint & Pere Marquette road connects the Saginaw Valley with the Northwest by a line of steamers plying between Ludington and Manistee to Milwaukee. During the season one boat leaves Ludington every night except Sunday, connecting with trains, and one boat leaves Milwaukee every night except Saturday, also making connection with trains. The line affords a direct connection between the Northwest and the Eastern seaboard, and does a large through business in transporting freight from the Northwest to Eastern markets and for export. The steamboat line was started in 1876, and now consists of three boats, named, respectively, F. & P. M. Nos. 1, 2 and 3, and another boat to be called the F. & P. M. No. 4 is now on the Detroit Dry Dock Company's docks and will begin to run in the spring of 1888. Of these boats two run from Ludington and Manistee to Milwaukee, while another plies between Ludington and Manistee and Chicago, and is principally engaged in carrying salt. Outside of the importance of this road to the Saginaws as forming one of the most convenient

of its channels of trade, it is also a matter of large local interest to East Saginaw, as being one of the most important of its home industries, the master car builder's department employing 170 men, the master mechanic's department 170, the round house 50, and other departments employing workmen stationed here to the number of 110, while the employes in yards and on trains which have short runs number 650, making a total of 1,150 employes of this road who live in East Saginaw. The passenger depot of this road is one of the most complete structures of its kind in the State, and in addition to this building, the company has its headquarters block on Washington avenue, and extensive works, including a machine shop 100x300 feet, as well as commodious blacksmith shops, car shops, paint shops, engine houses, freight depots, cow sheds, etc. The present officers of this company, are W. W. Crapo, President; H. C. Potter, Vice President and General Manager; H. C. Potter, Jr., Secretary and Treasurer; David Edwards, Assistant General Manager and General Passenger Agent; Sanford Keeler, Superintendent; W. F. Potter, Assistant Superintendent; Arthur Patriarche, General Freight Agent; A. W. Newton, Land Commissioner; W. L. Webber, Solicitor, and Gilbert W. Ledlie, Auditor.

Michigan Central Railroad.—One of the most important railway systems in the country, connecting by the most direct route the great cities of the Atlantic seaboard with the Northwest, and affording unexcelled facilities both for freight and passenger traffic, is the Michigan Central, which, in addition to its trunk line from Buffalo to Chicago, has a number of important connecting lines, two of which form important items in the transportation facilities of the Saginaws. Of these one, extending from the main line at Jackson through Saginaw City to West Bay City, and there connecting with the Mackinaw Division for Mackinaw, was the second road built to the Saginaws, having been completed to Saginaw City in 1867. In 1871 this line, known as the Jackson, Lansing & Saginaw, passed into the hands of the Michigan Central Railroad Company, which has ever since operated it as the Jackson, Lansing & Saginaw Division. It forms a favorite and expeditious route to Chicago and the West, to the North traverses a vast timber region lying between Saginaw and the Straits of Mackinaw, and the extension of the Shore Line, which connects at Alger, with the Michigan Central to Alpena, forms another important addition to the transportation facilities of the Saginaws, by reason of the connection it affords with the Huron shore towns. This line has important connections with other systems, including the Lake Shore Road, the Grand Trunk, connections at Lansing with the Detroit, Lansing & Northern, and at Owosso with the Toledo & Ann Arbor, and the Detroit, Grand Haven & Milwaukee. Another important division belonging to the Michigan Central system is the Detroit, Saginaw & Bay City Railroad, having a total of 151.8 miles, including the Bay City division, Detroit to Bay City, 108 miles: the Saginaw branch,

Vassar to Saginaw City, 22.3; Lapeer & Northern branch, Lapeer to Five Lakes, 8.5, and Caro branch, Vassar to Caro, 13 miles. This division gives direct communication with Detroit, and also with Lapeer and other important points, as well as affording an important channel for the receipt and shipment of through freight to and from the great cities of the Atlantic, via the Michigan Central system.

Port Huron & Northwestern Railway.—This road, which traverses one of the most fertile sections of the State, was opened to traffic between Port Huron and East Saginaw February 17, 1882, and since that time a number of valuable branches have been added, and the road now covers 218 miles of main line and branches with 12.83 miles of sidings, including the main line from Port Huron to East Saginaw, 91 miles; Sand Beach to Saginaw Junction, 58.25 miles; Port Austin to Palms, 35 miles; and Almont to Port Huron, 33.75 miles. The present gauge of the road is three feet. This road, which connects Saginaw with an extensive territory of great importance to it, will soon, it is said, pass into the hands of the Flint & Pere Marquette Railroad Company, a proposal for its purchase by that company having been accepted. As a part of the plans in connection with this transfer, it is contemplated to change the gauge of the road to standard upon its main line from Port Huron to the Saginaws. The importance of this acquisition to the Flint & Pere Marquette is made manifest by a glance at the map. It will give to the Flint & Pere Marquette a direct line across Michigan from Ludington and Manistee on Lake Michigan to Port Huron, where the connection with the Grand Trunk system will give the Saginaws the most direct route to the eastern seaboard, shortening the distance from Minneapolis and other northwestern points to the East by about 65 miles as against any other road. The value of this connection will be further enhanced upon the completion of the tunnel now being constructed under the St. Clair River at Port Huron.

The Saginaw, Tuscola & Huron Railway.—This is an East Saginaw road, and one which has proved of great value by connecting the Saginaws with a section of country directly tributary to them as a business territory. It was completed to Sebawaing in 1882, and subsequently was extended to Bay Port, a delightful summer resort on the Saginaw Bay, where is located one of the finest hotels in the State with 100 rooms, and which is a favorite stopping place for pleasure seekers during the heated term. From Bay Port the road has recently been extended 18 miles to Bad Axe, the county seat of Huron county, where it connects with the Port Huron & Northwestern. The road is a three-foot gauge, and is a valuable auxiliary to the business of East Saginaw, where its terminus and headquarters are situated. It runs through the fertile agricultural regions of Saginaw, Tuscola and Huron counties, and is largely engaged in hauling consignments of hay, grain, stone, staves

and other products of the woods and farms of the region through which it traverses, and brings to this market a large trade which it renders accessible.

Saginaw Valley & St. Louis Railroad.—This road, which is operated by the Detroit, Lansing & Northern Railway, is important on account of the directness of its connection between the Saginaws and Western Michigan, giving communication with St. Louis, Ithaca, Alma, Edmore, Lake View, Howard City and Grand Rapids, a through train running daily between East Saginaw and Grand Rapids, at which city it also affords connection with the railroads of the Lake Michigan shore, including the Chicago & West Michigan.

Toledo, Saginaw & Mackinaw Railroad.—This is the name of a road now in course of construction, upon which work is now being done between East Saginaw and Durand, where the road will connect with the Toledo, Ann Arbor & North Michigan, the Detroit, Grand Haven & Milwaukee and the Chicago & Grand Trunk Railways. The road is to be a standard gauge, and the charter authorizes the company to run to Mackinaw, and doubtless upon the completion of the division now in hand the other divisions will be rapidly pushed. The company is an East Saginaw concern, of which A. W. Wright is President; P. H. Ketcham, Vice-President; W. R. Burt, Treasurer; W. C. McClure, Secretary; J. Edget, Attorney; and, in addition to Messrs. Wright, Burt, Ketcham and McClure, Messrs. C. W. Wells, Thomas Merrill and J. M. Ashley, Jr., are Directors. These gentlemen are all well known as among the most successful of the business men of the Saginaws, and the early completion of this road is assured. It will form another important feeder to business and outlet for the products of the Saginaw Valley.

A number of other railroads are in contemplation, among which the Toledo, Saginaw & Muskegon, and the Chicago, Hastings, Kalamazoo & Saginaw are projects which are being pushed, and will doubtless end in important additions to the railway connections of the Saginaws. The importance of Saginaw to railroads is no less than that of the railroads to Saginaw, a fact which will be appreciated when it is said that the freight offered in the sixteen square miles known as the Saginaw River District exceeds in tonnage the entire wheat crop of Michigan or of Dakota. Every railroad centering here is doing a prosperous business, and their earnings are annually increasing.

NAVIGATION.

IN addition to the benefits offered by the existence of a large number of railroads radiating in every direction, the Saginaws possess the advantage of being located upon a river, giving them facilities for transportation all over the Great Lakes. The Saginaw River is formed by the junction of the Tittabawassee, the Cass, the Flint and the Shiawassee Rivers, each of which is useful for the purpose of floating logs, lumber, timber and other products. The report of the Board of Trade for 1886 shows that there had been floated out of these streams up to the beginning of 1887 more than 9,200,000,000 feet of pine logs, besides hundreds of millions of feet of pine lumber and other products. The Saginaw River, which is eighteen miles in length, is navigable for the largest lake craft, and a considerable amount of the products of the Saginaw Valley is shipped by the cargo. An idea of the volume of the business transacted by the people of the Saginaws by lake may be formed from the fact that in 1886, a year which fell below the average in lake traffic, 414 steamers and 1,088 vessels, with an aggregate tonnage of 463,895, arrived at Saginaw River ports, and 421 steamers and 1,371 vessels, with an aggregate of 493,091 tons burden, cleared from Saginaw River ports during the same year.

In an early day, and before the advent of railroads to the Saginaw Valley, the people largely depended for the procurement of goods to supply their needs upon the navigation of lake and river, and soon after the settlers came to the Valley occasional vessels came from Detroit and Lake Huron points. The first steamboat to arrive at Saginaw was the "Governor Marcy," which reached Saginaw City July 9, 1836, although even before that time the visits of schooners and other vessels were quite frequent. In 1837 Nelson Smith built the first boat ever put together in the Saginaw Valley. It was a schooner of light tonnage, named the "Julia Smith," and was afterwards used in the coasting trade. In 1848 the "Buena Vista," a steamboat, was constructed in a ship yard which had been built for the purpose at the foot of Bristol street, East Saginaw. It was successfully launched, and for many years was utilized as a tug and packet boat. In 1851 Daniel Johnson built the "Snow" at Zil-

waukie, and in the same year Curtis Emerson built the "Ethan Allen" steam barge, and launched her from the docks near the Emerson mill. Since that time a large number of vessels, including sailing vessels of all rigs and a number of propellers have been built in the Saginaws, and there are now fifty-seven barges, five schooners, nine propellers and fifteen tugs owned in whole or in part by East Saginaw capital, and running regularly in the season to and from this port in the lumber, coal and oil trade, in addition to which there is a large number of vessels doing business at this port, but which are owned elsewhere.

The regular steamboat lines include the Saginaw River line, carrying freight and passengers, which was established over twenty years ago and has since run every season, and its boats now ply between Bay City and East Saginaw, calling at thirteen points en route, a boat leaving every two hours from 6 A. M. to 6:30 P. M. These boats are the "W. R. Burt," licensed to carry 500 people, and the "Lucille," allowed to carry 250 people. The Saginaw, Bay City & Alpena line makes three trips weekly between East Saginaw and Alpena, making its first landing at Bay City and having seven stopping places between Bay City and Alpena. The Saginaw, Detroit & Cleveland line is composed of the propellers "Sanilac" and "Don M. Dickinson," and carries freight between the Saginaws, Detroit, Cleveland and points en route; and in addition to these regular lines a large number of vessels are during the year chartered to carry cargoes of lumber from the Saginaws to different lumber markets upon the Great Lakes.

It will thus be seen that the Saginaws possess facilities surpassed by no other points for transportation of their products to leading markets, and that these rail and water routes are convenient to the transaction of the business of the Valley. The large amount of lumber sold and other products made here render this an important point for transportation lines, and these facilities are increasing from year to year in such a manner as to centralize in Saginaw the business of Northern Michigan.

ORGANIZED EFFORTS.

ASSOCIATIONS IN AID OF THE COMMERCE OF THE VALLEY.

THE business men and manufacturers of the Saginaws have not been forgetful of the advantages to be derived from unity, and as a consequence there are here a number of organizations which exert an influence for the benefit of the trade relations of the Saginaws with the outside world and of the members of these organizations with each other. In 1874 a private enterprise was started by the Hon. Charles V. DeLand, known as the Lumber Exchange, which was intended to furnish a medium for facilitating trade in lumber and lumber products. This organization, however, only continued a few years.

Saginaw Board of Trade.—In 1876 a number of the leading manufacturers, merchants, etc., of the Saginaws associated themselves together as a Board of Trade, under the provisions of the act of March 19, 1863, for the incorporation of Boards of Trade and Chambers of Commerce, and the acts amendatory of and supplementary thereto. The organization took place May 9, 1876, when a constitution was adopted declaring the objects of the association to be “to promote just and equitable principles in trade; to correct any abuses which may exist, and generally to advance the interests of trade and commerce in the Saginaw Valley.” From that time to the present the Board of Trade has exerted an important influence in directing the business of the Valley in a manner calculated to secure harmony of action, and its published reports, issued annually, containing full and complete information as to the trade of the preceding year, present a faithful exhibit of the volume of the business transactions not only of the Saginaws themselves, but of the entire Valley, as well as furnishing useful information to outsiders in regard to the advantages of the Saginaw Valley. The statistics of the production of lumber

and lumber products and salt gathered under the auspices of this body are in every respect complete, and are presented in such a manner as to invite the attention of all interested in those important branches of industry. The officers of the Board of Trade for 1887-8 are John S. Estabrook, President; C. W. Wells, Vice-President; J. A. Whittier, Second Vice-President; P. A. O'Donnell, Treasurer, and C. W. Grant, Secretary.

The Michigan Salt Association.—Prior to 1878 many attempts had been made to secure a combination of those interested in the production of salt in Michigan, and an organization named the Saginaw & Bay Salt Company was formed, and later the Saginaw Salt Company. The latter afterward consolidated with the Michigan Salt Association, which was organized in 1876, and which from that time to this has been steadily increasing in influence, until now it includes in its membership almost all of the salt producers of the State, and in 1886, out of a total of 4,097,943 barrels of salt produced in Michigan, the Association controlled all but about 600,000 barrels. The Association has a capital stock of \$200,000, and its headquarters are located at East Saginaw. It handles the product of all the manufacturers embraced in its membership, takes their salt as fast as made, places it on the market and pays for it in full when sold. The perfection of its system is such that the Association is enabled to distribute the salt product much more efficiently than any individual possibly could do. It has agents in all the principal cities, the principal ones being at Chicago, St. Louis, Milwaukee, Duluth, Louisville, Cincinnati, Toledo, Nashville and Sandusky. The original charter of the Association expired in 1881 by limitation, and it was at once reorganized under the name of the Salt Association of Michigan, and in 1886 was again organized under its old name of The Michigan Salt Association. The importance of such an organization is manifest, as it protects the product against competition between dealers; and the position held by Michigan as the greatest salt producing State in the Union, its product equalling about 50 per cent. of the entire domestic product of salt in the United States, makes unity of action among those interested in this branch of production an absolute necessity. The affairs of the Association have been well and successfully managed from its original organization to the present time, Mr. Wellington R. Burt having been its President throughout its history, and the other officers being A. Miller, Vice-President; D. G. Holland, Secretary; Thomas Cranage, Treasurer; and the Executive Committee being formed of Messrs. W. R. Burt, Thomas Cranage, J. L. Dolson, W. J. Bartow and F. C. Stone.

The Business Men's Association.—An important addition to the business organizations affecting in a direct way the commercial prosperity of the Saginaws was that made by the organization in May, 1886, of the Business Men's Association of East Saginaw, Mich., the objects of which are declared

by the by-laws of the Association to be, "the inducing of manufacturers to locate in the city; the opening up of good roads and the consideration and discussion of all subjects affecting the rights and interests of East Saginaw." In order to better carry out these objects the Association has standing committees on manufactures, trade and commerce, railways, wagon roads, municipal affairs, statistics, ways and means, etc. It is the duty of these committees to take up the branches of inquiry connected with their respective committees, and to these bodies are referred all matters relative to the interests they have in charge. Among many other things which have been done by the Business Men's Association for the benefit of East Saginaw is the publication in convenient form for distribution pamphlets setting forth the advantages of East Saginaw as a place for business and residence, and showing the details which go to make up its prominence as a center of production and distribution. The membership of the Association embraces about seventy-five or eighty of the leading merchants, manufacturers, etc., of East Saginaw, and the following prominent and substantial citizens are its officers: Max Heavenrich, President; A. M. Marshall, First Vice-President; W. C. McClure, Second Vice-President; A. H. Comstock, Secretary; William T. Wickware, Treasurer.

The Board of Trade of the City of Saginaw.—In pursuance of the provisions of the act of March 19, 1863, "For the incorporation of Boards of Trade and Chambers of Commerce," sixty-three business men of Saginaw City associated themselves under the above title in October, 1886, for the purpose, as stated in their constitution, "to maintain Board of Trade rooms, to inculcate principles of justice and equity in trade, to acquire and disseminate valuable commercial and economic information, to advance the interests and forward the growth and prosperity of trade, commerce and manufactures in the city of Saginaw." Since its organization the Board has exerted a beneficial influence in promoting the material interests of the city, notably in aid of securing the location of the Lutheran Seminary in the city, and in securing the location at Saginaw of a number of new manufacturing concerns, including a match factory, a grey iron factory, and a cold storage building now in course of erection. It has also aided materially in securing the new street car line, and the entrance of the Flint & Pere Marquette Railroad into the city. The Board, acting through its several committees, takes an active interest in every movement tending to enhance the facilities or promote the interests of Saginaw City. The officers of the Board are C. G. Fowler, President; J. L. Jackson, 1st Vice-President; J. H. Shackleton, 2d Vice-President; H. V. Hughes, 3d Vice-President; Charles Moye, Treasurer, and Benjamin Geer, Secretary.

It will therefore be seen that in the aids and instrumentalities for the efficient prosecution of business, the merchants and manufacturers of the Sagi.

naws are fully alive to the advantages of united effort, and that they are, moreover, actuated by a patriotic devotion to local interests and an abiding faith in the advantages for growth in prosperity of the twin cities.

Saginaw Valley Underwriters' Association.—This is an organization formed in 1882 and comprising in its membership most of the leading underwriters in a territory extending south to the Detroit, Grand Haven & Milwaukee Railway, and north to Alpena, and having for its object a general supervision of the companies, regulation of rates and improvement of risks, and since its organization the Association has exerted a beneficial influence in securing a uniformity in usage in insurance matters in this region. It is under the charge of Mr. George H. House as Manager, who has efficiently attended to this business from the organization of the association to the present time.

LOGS AND LUMBER.

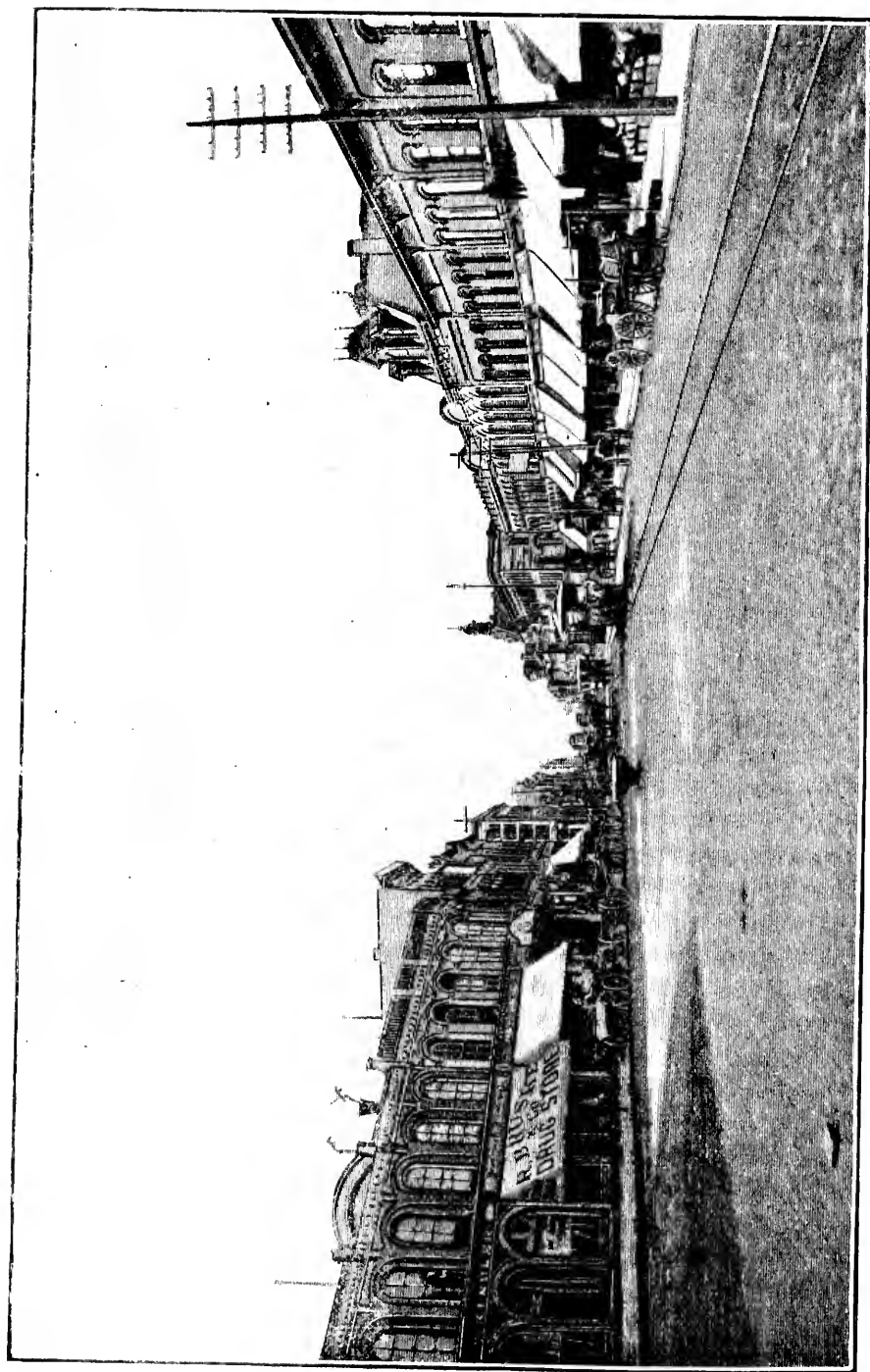
THE TIMBER RESOURCES AND PRODUCTS OF THE SAGINAWS.

WHILE not the only industry, the business of the manufacture of lumber and lumber products has for a number of years formed the most important of the productive industries of the Saginaws, and of the Valley in general. In the space permitted to the review of this subject in this work it is not possible to go into details, but an endeavor will be made to present in a general way the facts going to show the importance of this trade.

The statistics of this industry are presented in a most complete manner by the annual reports of the Board of Trade from 1881 to 1886 inclusive, and the figures for 1887 will no doubt be given with the same accuracy, perspicacity and judicious arrangement by which the preceding issues have been marked. It is not the intention in this volume to invade the realm so well managed by Mr. Cowles, whose experience as a compiler of statistics, and facilities for securing accuracy, give such value to these reports. Those therefore who desire to consult the statistics of the lumber product of 1887 will find them in the forthcoming Seventh Annual Report of the Saginaw Board of Trade. The figures used in this review are for the most part taken from the previous issues of this report, to which the author of this work here acknowledges his indebtedness for much important information.

EARLY MILLING.

Upon a previous page of this work reference has been made to the building of the first mill in the Saginaw Valley, the mill being located at the foot of Mackinaw street in Saginaw City. The second mill, afterward known as the "Emerson Mill," was built in 1836, the owners being H. Williams & Co., and Messrs. Mackey, Oakley and Jennison and Norman Little. It was re-



EAST SAGINAW—GENESEE AVENUE, LOOKING TOWARD BRIDGE.

garded as a model mill, and many shook their heads in deprecation of the folly of building a mill of so large a capacity. At first the mill did well, as it was kept busy in cutting long timbers for the Michigan Central Railroad, and shipped to that road at Detroit, in 1836, the first cargo of lumber that ever left the Saginaw Valley. After that contract was completed, however, the mill found the demand for its product insufficient. The effect of the panic of 1837 was to retard progress in the Valley, and the local demand for lumber was inconsiderable, while orders from the outside were slow and after ten years the mill shut down and the houses surrounding it were deserted. This did not last long, however, as in 1846 the mill was purchased by Curtis Emerson and James Eldridge, who refitted it with new machinery and increased its capacity to 3,000,000 feet per season.

The second mill on the east side of the river was built in 1850 by Charles W. Grant (now the Secretary of the Saginaw Board of Trade) and the late Jesse Hoyt, and the next mill to be built was that of Sears & Holland, erected in 1855. Soon afterward there was a rapid increase in the number of mills, and at the end of 1855 there were twenty-three mills on the river with an aggregate capacity of 60,000,000 feet per season. In 1857 there were 44 mills in operation on the Saginaw River, manufacturing that year 113,700,000 feet of lumber. In 1867 the number of mills had been increased to 82 and the product to 423,963,190 feet. In 1870 there were 83 mills operated and the cut was 576,736,600 feet. In 1882 the number of mills had been reduced but their capacity greatly increased, the 70 mills then operated cutting 1,011,274,905 feet, or more than double the amount that had been produced fifteen years before by 82 mills. Since 1882, which was the year of the largest cut in the history of the Valley, the amount of the cut has been reduced, but it is still very large. In 1886 the cut of the 64 mills on the Saginaw River aggregated 798,826,224 feet, a total only exceeded by that of the five years from 1880 to 1884 inclusive.

The Emerson mill, considered as a model in the years from 1836 to 1850, was when purchased by Messrs. Emerson and Eldridge in 1846, and before they increased its productive power, equipped with three upright saws the capacity of each of which averaged 2,500 feet per day. The slabs and sawdust were hauled away from the mill at an expense of five dollars per day and seven cords of mixed wood were daily consumed for fuel, at a cost of two dollars per day. In comparison with this mill, regarded as perfect in its day and generation, a description of a model mill of to-day may prove of interest to many readers of this volume.

THE MODERN MILL.

The mill selected for this description is one to which in addition to the conversion of timber into lumber the manufacture of salt is added. The saw

mill, salt block, cooperage, barns, offices and piling grounds together cover an area of forty-five acres, and the product of the works amount to 25,000,000 feet of lumber, 1,500,000 staves and 75,000 sets of heading, in addition to which the firm manufactures 2,000,000 shingles during the summer months. They also have four salt wells and a very extensive salt block, and make 50,000 barrels of salt per annum. The mill is 80 feet wide by a length of about 192 feet, with a large boiler and engine house attached. Included in its equipment is a 700 horse-power improved Corliss engine, fed by five boilers, 5x16 feet, a pony engine for night work for making salt, and a pumping engine in each of four wells, all fed by two other 5x16 boilers. As a thoroughly representative mill, a brief description of its operations will doubtless be of interest to the general reader. The logs are taken from the boom by a steam-driven endless chain, called a "log jacker," which brings them up in rapid succession through a door in the center of the mill upon the upper floor, where they land upon the steam log flipper, which rolls them right and left down a slightly inclined plane, at the end of which each log is caught by a "loader," which throws them upon the circular carriage by the "steam nigger." It is placed on the arms of the steam-feed carriage, where it is caught by "dogs," and by working a lever is set in required position for the saw, against which the steam carriage rapidly sends it. Returning, the log turning machine grabs it, turns it rapidly around, and the other side is exposed to the circular saw. Of these circulars there are two, one on each side, with all the accessory machinery, as if it were two separate mills, and by these circulars the log is either faced for the gang mill or cut into lumber, as desired. If the former, the logs pass quickly along the cant transfers to the gang mill, where they are sawed into lumber of the desired thickness. The gang mill of this establishment, which is one of Wickes Brothers' most improved make, is a powerful machine, running 34 saws, and it is placed upon a foundation of solid masonry 16 feet deep and 40 feet at the base. After leaving the gang mill, which is located between and a little more than the length of a log behind the circulars, the lumber—for it is now lumber—travels along the lumber transfer, a device consisting of revolving rollers, to the stock lifter, which turns it over in piles on to the tables of the edging machines, of which there is one at each side, the stock lifter working both ways. Here the edgings from the boards, and the slabs, which are constantly running along live rollers from the circulars, are run on to the slab table against small circular saws, which cut them into about four-foot lengths and drop them into a chute leading to the slab transfer, which carries them across the mill in an elevated position to a spout, whence they are dropped into wagons below and carted to slab piles, the larger slabs being taken out of the transfer and made into staves, heading, lath, etc. From the edging machines the lumber passes to the trimming tables, one situated on each side.

The trimming table is an ingenious arrangement of saws protruding from an inclined plane, each protected by a projecting iron arm. The boards traveling on chains passing over these springs, press down out of sight all saws except the one nearest the end of the board, which trims that end, a stationary saw doing like work at the other end. By this arrangement a board of say ten feet long will meet the first saw, one of twelve feet the second, and others in accordance with their length. From the trimmer, the lumber, which is now finished, is run on the tram cars and drawn by horses along an elevated tramway to the piling grounds. These piling grounds cover a very large space with about a mile of elevated tramway 18 feet high throughout, and on one side of the grounds is the river and the boom, which holds 4,000,000 to 5,000,000 feet of logs, and on the other side a large bayou dredged and docked by the firm, and from whence they do their shipping. The saw dust is carried by a saw dust transfer direct from the saws automatically into the fires, all surplus passing over the furnaces to large store houses, whence they remove it at night to the furnaces used in running the pony engine in the salt works. The wheels throughout the mill are all of iron, the two fly-wheels weighing 30,000 pounds each. The saws are sharpened and gummed by improved machines, which work automatically. Employment is given in the mill, salt block and cooper shop, etc., to a force of 125 men and 16 horses, in addition to which the firm has a force of about 250 men employed in lumbering operations in the woods, taking out about 25,000,000 feet of logs per annum, receiving their logs through the medium of the Tittabawassee Boom Company and the Flint & Pere Marquette and Jackson, Lansing & Saginaw railroads.

SOURCES OF SUPPLY.

The ax of the lumberman has steadily reduced, from year to year, the acreage of standing pine in the district from which the Saginaw River mills receive their raw material. The Saginaw River District, as it is generally termed, embraces the counties of Tuscola, Lapeer, Genesee, Saginaw, Gratiot, Isabella, Gladwin, Clare and Midland, and from these counties the main supply of timber in the past has been derived by the Flint, Bad, Cass, Pine, Salt, Chippewa, Tobacco and Tittabawassee rivers, all of which are tributary to the Saginaw. As shown by reports of the Board of Trade, the Flint, Cass and Bad rivers now contribute but little to the log supply of the Saginaw River mills, the timber on these rivers having for the most part been cut, and the timber on the Chippewa and Pine rivers is now well up on the head waters and small tributaries. A ridge of timber still exists covering the headwaters of the Pine, Chippewa, Tobacco and Tittabawassee, and continuing across to the headwaters of the Au Sable and along the headwaters of Thunder Bay River, from which the Saginaw mills receive the greater part of the stock

furnished. Other sources of supply are the Flint & Pere Marquette Railroad and the Saginaw Division of the Michigan Central, while a considerable amount of timber comes from the Saginaw Bay District, drained by the Pine, Rifle, Au Gres and other streams bordering the Saginaw Bay. The reduction of the stock of pine in the district immediately surrounding Saginaw has induced the Saginaw River lumbermen to invest extensively in tracts of pine in the Upper Peninsula and the Georgian Bay District of Canada, and the supply from the Upper Peninsula is annually being increased. That from Georgian Bay, however, is hampered by the export duty placed upon the timber by the Dominion Government. Many speculations have been made as to the amount of timber still available for the use of the Saginaw manufacture, some of the earlier of which have already been exceeded by the amount actually cut, and while it is of course inevitable that the time will come when merchantable pine will be a very scarce commodity, that result will not be reached for a number of years yet, and when it does, it will be to give place to agricultural pursuits, which will doubtless prove sufficient to maintain the Saginaws as important business centers and to compensate for the loss of the lumber industries. At present, however, the manufacture of lumber and lumber products is in a thriving condition. The reduction of the timber supply has, of course, had the effect of enhancing the price of timbered pine lands and stumpage, and caused the logging operations to recede, each year, farther and farther from the manufacturing center. In an early day the Cass River formed a principal avenue of receipt for timber, but the present year the output of the stream was but 3,346,480 feet, and it is practically exhausted as a source of supply. Even the Tittabawassee, which up to the end of 1886 had, from the organization of the Tittabawassee Boom Company in 1864, rafted and delivered 8,068,119,311 feet of logs, has only rafted and delivered, during the season of 1887, about 365,000,000 feet, as against 403,988,740 feet in 1886, the output of this river being this season the smallest, with the exception of 1885, since 1878.

LUMBER PRODUCTS.

While the greater part of the lumber manufacturing industry of the Saginaw River still consists in the manufacture of rough lumber, there has been a commendable tendency, of late years, to increase the value of the products of the Valley by doing much of the planing and finishing and the manufacturing of articles of which lumber forms the raw material at home, thus giving employment to a larger number of men and materially adding to the productive resources, and consequently the wealth, of the Saginaws. The number of yards maintained in the Saginaws is steadily increasing, and the ratio of dry to green lumber shipped is yearly becoming greater. Planing mills, sash, door and blind factories, and other important enterprises are in operation.

The figures of production of pine lumber of the Saginaw River mills in 1886, furnish a fair idea of the volume of this manufacture. In that year the entire cut of Saginaw River mills amounted to 784,921,224 feet, of which 374,964,909 feet was cut in the Saginaws and vicinity. In the same year 13,905,000 feet of hardwood lumber was manufactured, of which the Saginaws produced 6,280,000 feet. This branch of manufacture presents important opportunities for the future. The Board of Trade review for 1886 pertinently says, "Not much attention has been paid to the manufacture of hardwood lumber on this river as yet. In 1883 the cut more than doubled that of the past year, but a dull and weak market has checked production. There is a vast quantity of hardwood lumber available in this section, however, and it will become an important factor in lumbering operations the coming years in this Valley."

Other important branches of manufacture in the Saginaws and vicinity for 1886 aggregated as follows : Shingles, 166,213,600 ; lath, 39,665,300 ; staves, 23,053,338 ; heading, 1,684,022 sets ; and in addition some 2,000,000 oak staves were also manufactured in the Saginaws and along the lines of the railroads centering here.

SALT MAKING.

AN INDUSTRY IN WHICH THE SAGINAWS TAKE THE LEAD.

THE fact of the existence of important quantities of saline water in Michigan sufficient to encourage manufacture was first demonstrated by Dr. Houghton, then engaged in making the geological survey of the State, in 1840, although it was not until 1859 that operations looking to the utilization of this important supply were adopted in the Saginaw Valley. In that year the East Saginaw Salt Manufacturing Company was organized, and from that time to the present the manufacture of salt has been carried on with steadily increasing volume, until in 1886 the product was larger than in any previous year. An important factor in securing a superiority in the quality of the product and harmony among those engaged in this department of manufacture is the Michigan Salt Association, mentioned elsewhere, and which now handles almost the entire salt product of Michigan. Of the total production of the United States Michigan furnishes nearly half, and the greater part of this product is handled by the Michigan Salt Association, with headquarters located in East Saginaw. The counties in which salt is found in Michigan are Saginaw, Bay, Huron, St. Clair, Iosco, Midland, Manistee, Mason and Gratiot, and of a total of 3,677,257 barrels manufactured in 1886 in Michigan, Saginaw county produced 1,213,764 barrels, a larger amount by over 300,000 barrels than was produced by any other county in the State. During that year fifty-two salt companies with forty-five steam blocks, twelve pan blocks and 4,000 solar salt covers were in operation, having a manufacturing capacity of 1,400,000 barrels. The increase in salt production has been steady and continuous from 561,288 barrels manufactured in 1869 to 3,677,257 in 1886, and the total salt manufactured in the State up to the end of that year was 37,282,586 barrels. This important

industry differs from that of the manufacture of lumber, in the fact that it is permanent, and while the present methods usually contemplate the working of the two industries in conjunction, the manufacture of salt can be carried on in connection with any other industry by which steam is utilized, and the salt works in connection with mills are now in many instances operated by the use of exhaust steam from the mills.

Owing to the careful system of State inspection, the figures in regard to the salt production of Michigan are easily obtainable since 1869, in which year the inspection law took effect. Prior to that time the total amount of salt produced in the State was 3,282,117 barrels. From that time to the close of the fiscal year ending November 30, 1886, a total of 34,100,469 barrels was produced, and in the eleven months of the fiscal year 1887 up to October 31, a total of 3,619,132 barrels was produced, making a grand total from the inception of the salt industry to October 31, 1887, of 41,001,718 barrels. While this part of this work goes to press too early to include the November figures in the total, enough has been shown to make certain that the product of 1887 will exceed that of any previous year in the history of the industry.

An important consideration in regard to this valuable branch of manufacture is as to the future of it when, as will inevitably be the case, the timber supply is no longer available for the manufacture of lumber upon its present scale of magnitude. It is claimed that the manufacture of salt as a separate industry would not be remunerative. It is manifest, however, that the existence of the inexhaustible supplies of brine will prove a great incentive to other manufactures which can in the Saginaws find a lucrative employment for their exhaust steam in the manufacture of salt, and there is little reason to fear that so bountiful a supply of raw material will be allowed to go to waste, or that so important an industry as that of the Michigan salt production will be permitted to fall into desuetude.

Of the salt producing counties Saginaw is far in the lead in the volume of its output, the record of previous years being steadily maintained, and this county having, in the eleven months ending October 31, 1887, produced 1,047,113 barrels out of a total of 3,611,832 barrels, distributed as follows :

District No. 1—Saginaw County.....	1,047,113
District No. 2—Bay County.....	823,827
District No. 3—Huron County.....	165,512
District No. 4—St. Clair County.....	278,903
District No. 5—Iosco County.....	279,041
District No. 6—Midland County.....	39,381
District No. 7—Manistee County.....	798,812
District No. 8—Mason County.....	177,174
District No. 9—Gratiot County.....	2,069
Total.....	3,611,832

As a consequence of the low price at which the product has ruled for the past year, it is likely that the manufacture will be restricted during the coming winter, in order to reduce stocks.

In quality, the salt produced in Michigan is without a superior. The high standard maintained in the product is largely due to the State inspection law which has been in operation since 1869. The office of the State Salt Inspector is located at East Saginaw, with deputy inspectors in the several districts.

OTHER MANUFACTURES.

Iron Industries.—The great volume of the manufactures of the Saginaws calls for the use of a vast amount of machinery of various kinds, and to supply this want a large number of prosperous manufacturing establishments are conducted, devoted to the production of machinery and machinery appliances, and in several departments of the iron manufacturing industry Saginaw holds a prominent place among the leading cities of the Lake Region, special prominence being given to the manufacture of boilers, engines and saw mill and salt making machinery of every description. The location of the Saginaws is unsurpassed for the successful prosecution of these branches of industry, the supply of iron being accessible, the iron ore from the Lake Superior region being both unlimited in quantity and unsurpassed in quality, and the means of communication with the centers of production of this raw material being ample. The Saginaws form a superior field for enterprises of this character, being in the midst of a large and growing population, constituting a home market for these products, and there are many branches of iron and steel manufacture which have not yet been entered upon, which could with advantage be inaugurated and conducted in the Saginaws.

Furniture.—One of the most encouraging signs for the future of the Saginaws is the recent tendency to establish manufactures calculated to utilize the lumber supply in the manufacture of a large amount of lumber products. Among the recent steps in that direction may be mentioned the establishment of several furniture factories, a branch of industry for the prosecution of which no place affords better facilities than the Saginaws. Both pine and hardwood lumber are in plentiful supply and every means to secure the success of enterprises of this character is at hand. The furniture factories already established are steadily increasing their business and demonstrating the availability of the Saginaws as a center for this important manufacture, and there is no reason why there may not be built up here a number of industries of this character fully equal to that of any other city in the Union. The same causes which have contributed to make this business successful in Grand Rapids and other places exist here in the Saginaws, while the means for distribution of the product to all parts of the country are of the most efficient character.

Carriages, Wagons, Etc.—A number of shops and factories are employed in the manufacture of every description of wheeled vehicles, some of which operate upon a large scale and have a trade territory extending far beyond local bounds. In heavy vehicles adapted to the uses of lumber camps the products of the Saginaw factories are of acknowledged superiority and other establishments are engaged in making lighter vehicles which are of the best quality, both in workmanship and materials. Proximity to vast sources of supply for the raw material gives superior facilities for the successful prosecution of this branch of industry, and in addition to an extensive home market vehicles can be produced here at a minimum cost of production which would justify shipment to all parts of the country.

Flouring Mills.—In both the cities the manufacture of flour is carried on upon an extensive scale, and for home consumption the product of these mills is a favorite. The quality of the flour manufactured here is of unexcelled merit, and there is no reason why this industry should not be increased in its proportions. No State in the Union produces a better quality of wheat than Michigan, and it would prove of advantage to ship more of it in the shape of flour and less in the grain. A leading inducement to the introduction of more manufactures of this character is the fact that the manufacture of salt can be profitably combined with it without any increase in power, and as the acreage of cultivated lands in Northern Michigan is increasing year by year there is every reason to predict the growth of this industry.

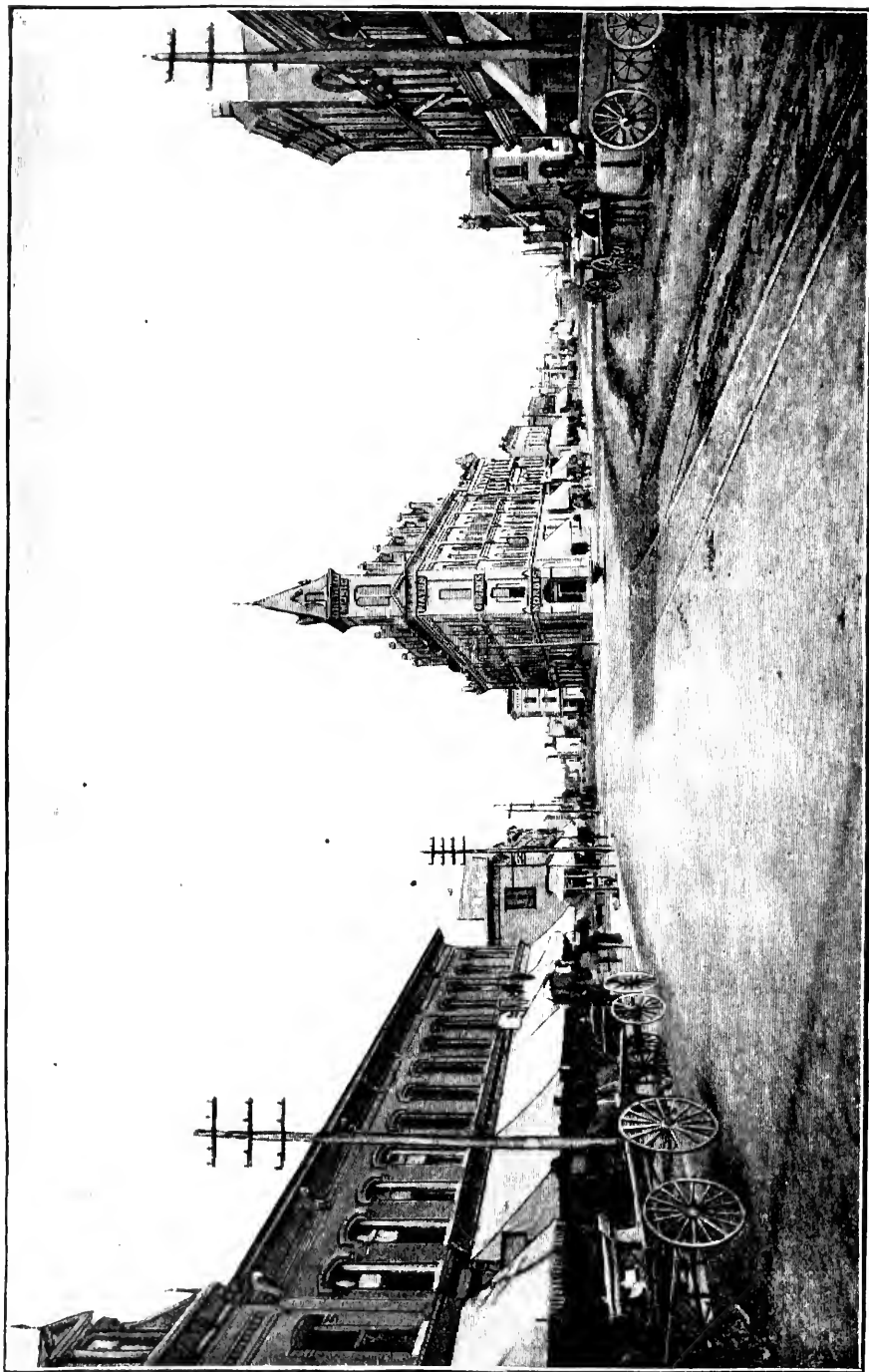
Wooden Ware, Etc.—The great success of one of the larger manufacturing establishments in Saginaw City, in the manufacture of washboards, curtain rollers, measures, sugar boxes, barrel covers, etc., is an impressive example of the possibilities in the way of varied industries in the Saginaws, and there are many other kindred departments of trade for which there is ample room here. Everything of which the principal component is wood can be produced here to the greatest possible advantage. An excelsior manufactory could be profitably operated, the basswood of which the best quality of this article is made being plentiful in the immediate vicinity. A match factory has already been started under auspices which give assurance of success, and it would be difficult to name an industry connected with any kind of wood work which would not prove remunerative to those who might invest in it.

Other Industries.—There are a large number of important manufacturing concerns engaged in various lines of industry besides those enumerated, including cooper shops, cigar box, soap, broom and other factories, etc. The manufacture of cigars engages a number of establishments, and the brewing industry is also an important one. Several job printing offices are kept busy, besides which the newspapers, referred to more fully elsewhere, give employment to a large number of printers. There are several book binderies, and

other trades related to the printing art have their representatives in the Saginaws. There are several firms in each of the cities engaged in the saddlery and harness manufacture, and the manufacture of leather is also well represented by a large firm in East Saginaw.

But while the number of manufacturing firms and corporations in the two cities is already very large, and much larger than the average of cities of the same population, the avenues to enterprise in this direction are not yet blocked, and there is room for a much greater number of productive industries. It is in its manufactures that the prosperity of a city finds its impetus, and American enterprise is not prone to allow opportunities for the profitable investment of capital and employment of labor to go to waste. No location on the continent excels that of the Saginaws for the encouragement offered to manufacturing enterprises in supplying the means for their success. With every facility for transportation possessed by the most favored cities, and possessing abundant supplies of raw materials for nearly all kinds of productive occupations, with an industry like that of salt manufacture to be utilized as an auxiliary to other important productive enterprises and to add to their profits, and with an agricultural population steadily increasing, and widening and strengthening the home market, the incentives to energy and the rewards open to enterprise exist here to an extent not surpassed by any locality in the Union, and equalled by few.

Examples of success are not wanting. The Saginaws have in the past offered many instances of the fact that industry, enterprise and energy, combined with the exercise of sound business judgment, find here a fitting arena for their exercise and bring compensation in prosperity, and in many instances in wealth.



EAST SAGINAW—GENESEE AVENUE, LOOKING FROM BRIDGE.

THE MERCHANTS.

THE SAGINAW AS A HOME OF TRADE AND COMMERCE.

IT is not possible, in every instance, to draw the line between the transactions of merchants and manufacturers, many of the latter selling their own product direct to the wholesale or retail trades. There are some lines, however, which in the Saginaw are distinctly devoted to the business of the distribution of products manufactured elsewhere, many of them vast enterprises involving a large amount of capital, and exerting an important influence in their contribution to the prosperity of the Saginaw. Here is rapidly being centered the source of supply for the large and constantly growing population of Northern Michigan, while in many lines a much wider territory is covered.

Grain, Produce and Provisions.—The trade in the products of the farm is steadily increasing. The cutting down of the timber, while reducing the supply for the manufacture of lumber, has brought and is bringing to the Saginaw Valley large numbers of thrifty farmers to cultivate its productive soil, and there is a steady annual increase in the acreage and production of the country tributary, in a commercial sense, to the Saginaw, which form the best market in the State for farm produce, the large manufacturing operations making a home market for the greater part of the production. In provisions also, there is a large consumption here. The Board of Trade report for 1885 showed receipts of provisions amounting to 10,695,000 pounds at East Saginaw, and while the figures for the present year are not definitely obtainable it is a conservative estimate to place them at 25 per cent. above the figures of two years ago. For flour and all kinds of grain and feed the demand for consumption is very large, and there is a steadily increasing activity in the business of the city as a point of distribution for the products of agriculture. As the railroad center

of Northern Michigan Saginaw is favorably located for becoming, in time, the center of the shipping trade for all the cereal products of this region, and will doubtless in the future handle much of the grain which now goes to Toledo and Detroit for shipment to the Eastern seaboard.

Groceries.—The wholesale trade of the Saginaws in groceries is an important item in its commerce, a number of large houses being engaged in this department of industry. This is a distributing point for a large area, and is the chief base of supplies for all the lumbering regions of Northern Michigan and along the lines of the Flint & Pere Marquette and the Mackinaw Division of the Michigan Central. The large amount of capital invested in this branch of trade and the steady and active demand for goods of this character, enable the jobbers of the Saginaws to offer goods at prices as low as Detroit or other wholesale markets, and the retail trade, recognizing the fact that they can save freight expense and time by buying here, are each year more unanimously looking to Saginaw as their source of supply. The volume of transactions of the jobbing houses of the Saginaws now aggregate over \$4,000,000 annually, and the territory covered by their trade is expanding into the Upper Peninsula, especially into those lumbering regions in which Saginaw capital is invested.

Hardware.—As a market for hardware Northern Michigan is one of the most favorable locations in the country, the demands of manufacturers and lumbermen calling for goods of this character in large quantities. An East Saginaw house engaged in this line is the second largest in the country, and a number of others do an extensive business. In the classes of goods used in saw and planing mills and lumbering operations the volume of transactions is particularly large, and Saginaw houses engaged in this department have a trade territory not confined by local bounds, but extending to all the lumber producing regions of the country, and particularly of the Northwest, while frequent shipments are made to the Southern States and even to foreign countries. The revival of the hardware trade, noticed throughout the country during the past year or two, has been felt in the Saginaws, and the demand for these goods is active at prices which, while not so high as those ruling several years ago, offer a fair margin of profit.

Clothing, Etc.—A number of large houses, both wholesale and retail, are engaged in the sale of clothing, and in this line there has been greater activity during 1887 than in several years preceding it. An important branch of this business here is in the supply of clothing, shirts, etc., for lumbermen, for which a large trade centers here. There is a very perceptible increase in the jobbing trade of this city in this line, the dealers throughout Northern Michigan beginning to recognize the fact that goods can be bought as cheaply here as at places more distant, and the saving effected in freight and in the time consumed in filling orders being an important inducement. Prices have ruled low,

but the marked increase in the volume of business has in a large measure compensated for this, and the clothing business, with its associated line of men's furnishing goods, has been fairly prosperous throughout the year.

Dry Goods.—Both of the cities have large establishments engaged in the dry goods business, and in addition to a thriving retail trade a jobbing business is done which is steadily increasing in volume. The stocks carried are large and varied and the volume of transactions is sufficiently large to enable the merchants here to compete with those in Detroit and other markets in prices, and the number of retailers who transfer their purchases to Saginaw is annually increasing. In the retail dry goods trade some of the houses in each of the cities compare favorably, in the extent and assortment of their stock, with those of any of the cities of Michigan and adjoining States, and the same is true of millinery, fancy goods and other kindred lines.

Other Merchandisers.—It would be difficult to name a branch of mercantile business in which the Saginaws fail of representation, either at wholesale or retail. In horses East Saginaw is the most important market in Michigan, outside of Detroit, and is especially so in regard to heavy draught animals suitable for use in logging operations and for work around mills; and in other live stock an active and steadily growing business is done.

In agricultural implements the volume of transactions shows a steady increase, and the rapidly increasing acreage and production of Northern Michigan is causing an augmented demand for an improved character of farm machinery and implements for the supply of which the Saginaws are the recognized center. In boots and shoes a large business is done, a number of prosperous houses being engaged in this branch of business. The drug business here is also a large one, amounting to about \$500,000 annually. The trade in liquors and cigars, which includes in addition to local consumption an extensive jobbing business throughout Northern Michigan, is also an important item in the business transacted in the city. Other prominent lines are coal, hides, leather, brick, stone, cement, etc., paper, stationery, jewelry and all the varied lines of merchandise which pertain to the commerce of a thriving business community.

Aggressiveness is a marked feature of the business operations of the merchants of the Saginaws. They fully appreciate their ability to compete, on favorable terms, with dealers in Detroit, Toledo and Chicago and other cities for the trade of Northern Michigan, and their success in this direction is annually becoming more marked. The opportunity is presented for Saginaw to confirm its title as the commercial center of this section of the State, and that it will be utilized no one who is acquainted with the progressiveness of Saginaw merchants will for a moment doubt.

THE BANKS.

THE FINANCIAL INSTITUTIONS OF THE SAGINAW AND THEIR CONDITION.

A N important consideration in estimating the business of a city is the condition of its banking institutions, with reference to their facilities to handle the business of the place. Tested by this consideration the present time must be regarded as one favorable to the Saginaws, as the aggregate of business done by the local banks is larger than at any time in the history of the Valley, and the amounts of capital and surplus, the deposits, loans, bonds and exchange maturing, etc., of the Saginaw banks are now larger than at any previous period.

In the absence of a clearing house to show the volume of banking transactions the information necessary to exhibit the progress of the banks must be derived from a comparison of official statements at various times, and such a comparison will be sufficient to indicate the progress that has been made. For this purpose a comparison of the October statements of the six National Banks of the Saginaws for the years 1886 and 1887, and of the July statements of the Savings Bank of East Saginaw for the same years, will prove interesting as showing the progress made by the banking institutions of the two cities.

During the year the comparison of the statements of the First National Bank of East Saginaw shows an increase in resources of \$49,543.94 ; in loans and discounts of \$65,685.00, and in surplus fund of \$10,000.

The Second National Bank of East Saginaw increased its resources \$65,221.60 ; and its loans and discounts \$73,688.16.

The Home National Bank of East Saginaw showed an increase in resources of \$145,129.41 ; in loans and discounts of \$222,551.52 ; and in surplus of \$4,000.

The East Saginaw National Bank increased \$40,540.21 in resources; \$25,719.91 in loans and discounts, and \$8,000 in surplus.

The First National Bank of Saginaw City increased its resources 399,086.85; its loans and discounts \$35,954.53; and its surplus \$15,000.

The Citizens' National Bank of Saginaw City increased its resources \$52,487.02, and its surplus \$5,000; but showed a slight decrease in loans and discounts, this item being \$5,343.07 less in 1887 than in 1886.

The Savings Bank of East Saginaw increased its resources by \$107,501.97; its loans and discounts \$85,826.98; and its surplus \$10,000, in the year from July, 1886, to July, 1887.

It will thus be seen that the seven banks above mentioned made an aggregate increase of \$559,511.00 in resources, \$504,082.75 in loans and discounts, and \$52,000 in surplus, during the year; showing an active banking business, and indicating a busy employment of capital. A gratifying fact shown in the statement of the Savings Bank of East Saginaw is the increase in its deposits from July, 1886, to July, 1887, of \$95,421.36, showing that the year was a prosperous one for the people generally.

In addition to the banks above mentioned the People's Savings Bank of East Saginaw, and the Saginaw County Savings Bank, of Saginaw City, opened for business during the year, and the substantial and prosperous private banking house of George L. Burrows & Co., in Saginaw City, and that known as Seligman's Bank of Commerce, in East Saginaw, also do a very large and active business.

The paid up capital and surplus of the corporate banking institutions of the Saginaws is as follows:

Bank.	Capital.	Surplus.
First National, East Saginaw.....	\$ 100,000	\$ 50,000
Second National, East Saginaw.....	150,000	30,000
Home National, East Saginaw.....	300,000	54,000
East Saginaw National Bank.....	100,000	15,000
First National Bank, Saginaw City.....	200,000	100,000
Citizens' National Bank, Saginaw City.....	100,000	25,000
Savings Bank of East Saginaw.....	50,000	35,000
People's Savings Bank, East Saginaw.....	50,000	
Saginaw County Savings Bank, Saginaw City.	50,000	
Total.....	\$1,100,000	\$309,000

REAL ESTATE.

A SPIRIT OF IMPROVEMENT MANIFEST IN THE SAGINAWS.

THE condition of the real estate market in the Saginaws is not what would be called, in the modern speculative sense, a "boom," by which is meant an unhealthy and temporary inflation of values beyond all possibility of maintenance, but it is, nevertheless, in a healthy state, the demand for good properties being strong and an advance in prices commensurate with the growth and bright prospects of the two cities is well sustained.

In Saginaw City the improvement in the real estate outlook is especially marked. Great progress has been made in the erection of buildings there in the past few years, and there is not only an augmentation of the number, but also a decided advance in the character of the buildings which have recently been erected. Many of them would do credit, from an architectural standpoint, to the largest cities of the Union, while all are of a substantial and permanent character. A gratifying feature in connection with the improvements in Saginaw City is the fact that they have been effected by residents, are designed for permanent investment, and are a manifestation of the confidence felt in the town and its future by its own citizens. This confidence is fully justified by the situation and prospects of the city. Most advantageously situated for permanent residence, occupying the highest ground in this vicinity, its location is unsurpassed, while recent improvements in switching facilities make it specially attractive for the location of manufactures, for which eligible sites are here numerous. In addition to these advantages, the recent passage of the act to consolidate the two cities has brought about a consideration of the attractions of the west side for residence purposes, and it is the view of many that the fashionable quarter of the consolidated Saginaw of the future will be on the Saginaw City side. These, and other causes, have contributed to

create an active demand for property on that side of the river, and to cause to be placed on the market a large portion of the town tract which has heretofore been withheld from sale. A number of notable accessions have lately been made to the manufacturing concerns in Saginaw City, and several others are projected which will aid in swelling the volume of its productive industries, and add to its wealth and population. The prices of real estate have advanced, but not unreasonably so, and the values of business and residence property now maintained are not excessive, and are fairly based upon the advantages and prospects of the city. The market shows no speculative features; most of the transactions being made with a view to improvement, and those looking for manufacturing sites or locations for residence or business will find them obtainable at fair figures.

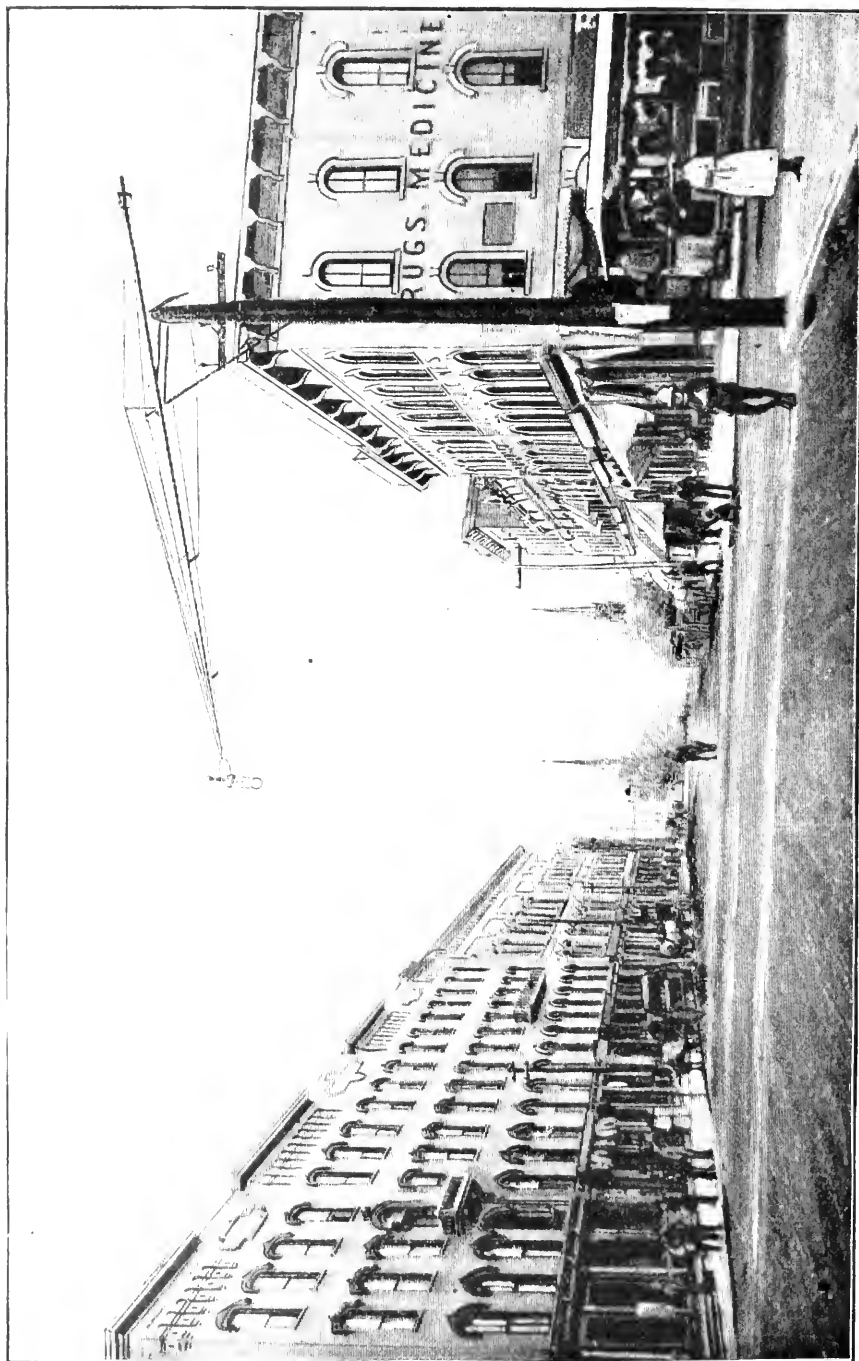
In East Saginaw, also, there is a healthy state of affairs in the real estate market, and the city is growing at a rate more rapid than at any previous period of its history. A number of important transfers of city property were made during the past year, most of which were sales made to parties who have invested for the purpose of improvement. Two subdivisions have been added to the city during the past few years, and the lots in them have met a steady demand, for residence purposes. A number of manufacturing locations have been disposed of in various parts of the city. There has been some advance in prices, but not more than is justified by the steady growth of the population and increase in productive industries; and it is believed by those best qualified to judge that prices will advance considerably from present figures. The consolidation measure has contributed to give an impetus to the real estate market, and the demand for good properties shows a gratifying and increasing activity.

There are no real estate boards or associations in either of the cities to give figures showing the volume of the transactions in real estate, all the trading in city property being done through individual agents; but those engaged in the business report the market as being in a more satisfactory condition than for many years past.

Outside of property in the two cities, there is a large amount of business done here in pine lands and farms. In timbered lands there has been great activity during the past year, the upward tendency of prices for lands of this character being marked, and many transactions in this class of property have been consummated in the past few months, involving large amounts. Some of the heaviest holders of pine lands in the country live in the Saginaws, and their holdings not only embrace tracts in Michigan, but also extend to all the timbered regions of the country, and a vast amount of the pine lands of Wisconsin, Minnesota, and even of the Southern States and Pacific Coast are

owned here. In farming lands there is a good demand for first-class properties in all parts of the Saginaw Valley, in which the agricultural population is annually increasing. It was thought, in an early day, that the land in the Saginaw Valley was for the most part useless for the purposes of agriculture, there being, in all parts of the country, a false impression that pine lands were necessarily sterile. This, however, has long since been disproved by the test of experience, and no one, at this date, would attempt to stigmatize the land of the Saginaw Valley as "pine barrens." On the contrary, the land in this vicinity is, acre for acre, as productive as that of any region of the country; agriculture is as remunerative here as anywhere, and far more so than in many other parts of the west. This fact is now becoming well known, and as a consequence, the demand for farming locations in the Valley is annually becoming more active.

In all its departments the real estate business of the Saginaws is in a healthy condition, and as the demand for real estate is always a reliable barometer of the prosperity of a community, this state of affairs may be accepted as an indication favorable to the future of the Saginaws.



SAGINAW CITY—COURT STREET, WEST FROM HAMILTON.

THE TWO CITIES.

THEIR LOCATION AND RESOURCES--HOW THEY ARE GOVERNED.

THE intimate relations between the two Saginaws, separated only by a stream bridged in five places, causes the events of their history to blend into each other, so that it would be difficult to record the doings of the past as to one without frequent reference to matters equally affecting the other. One in interest, it has long been apparent to the foreseeing that it was manifestly the destiny of the two cities, at some time or other, to become united under one municipal organization, and this has already been provided for in the act of the Legislature for the consolidation of the two cities in 1891. The idea of consolidation is not a new one, but has been frequently agitated from time to time during the past quarter of a century, and in 1873 a strong effort was made to secure a union of the two cities, but a popular vote showed that public sentiment was not yet ripe for the consummation of the measure and the party of consolidation was at that time defeated.

THE CITY OF SAGINAW.

Incidental to the brief historical chapters beginning this work mention has been made of the organization of Saginaw first as a village, and later, in 1857, as a city. At the time of its incorporation its commercial and professional interests were represented by sixty-five offices, stores and shops, and it had four churches, two society rooms, the Union and two select schools, and the old-time court house and jail. Following that year, however, the city began rapidly to advance; streets were laid out, shade trees were planted, and in three years its population had advanced from 536 inhabitants at the time of its incorporation to 1,712 in 1860. It has since seen good times and bad ones, but its general trend has been in the direction of growth, and the advance of

its population gives evidence of stability, the figures in 1866 having reached 5,426 ; in 1870, 7,460 ; in 1876, 9,890 ; in 1880, 10,522 ; in 1884, 13,767 ; and in 1887, 16,753. The city is the oldest in the Saginaw Valley, and its location is in every respect favorable to permanent residence and to the establishment of prosperous industries. It is located on the west bank of the Saginaw River, eighteen miles from Saginaw Bay and near the junction of the Saginaw, Tittabawassee and Shiawassee rivers, its city limits inclosing an area of about eight square miles. It is well laid out, and contains a large number of handsome residences and imposing business blocks, which would do credit to any city on the continent. Its facilities for the manufacture of rough and dressed lumber, shingles, sash, doors and all other lumber products are unsurpassed, and it is the home of a large number of the most productive of this class of industries. It is at the head of navigation of the Saginaw River and is connected with the outside world by rail lines in every direction, and is equally well supplied in this respect with its sister city on the east side of the river. It is connected with East Saginaw by two railroad and three other iron bridges and two street railway lines. The Court House, one of the handsomest structures of its kind in the country, was erected in 1884-5 at the expense of the city for the county at a cost of over \$100,000, and in addition it has the Teutonia Opera House, Armory Hall, Arbeiter Hall and other public halls ; it has the Holly system of water works, an efficient fire department, is well supplied with gas for private lighting, and the Jenny electric light plant is now in operation for public illumination. It has fourteen church structures, five of which are built of brick, and affords church privileges for people of all faiths.

The water works system of Saginaw City is very complete, and now runs one set of Holly quadruplex pumping engines, with a capacity of 2,000,000 gallons per day, and one set of new Gaskill horizontal pumping engines with 5,000,000 gallons daily capacity. It is contemplated soon to replace the old Holly set by another set of Gaskill engines with a capacity of 8,000,000 gallons per day, which will give to the city a capacity for supplying 13,000,000 gallons of water daily. These Gaskill engines are made by the Holly Manufacturing Company, of Lockport, N. Y., and are their latest and most highly improved pumping apparatus. In connection with the system over twenty miles of pipe are laid and 200 hydrants are used.

During the past few years the spirit of improvement has taken possession of the people, and many conveniences have been added. A large amount of additional pavement has been laid, a charter has been given to the new Union street railway, affording a competing connection between the two cities, and recently a very important move has been made in granting a franchise to the F. & P. M. Railway to build a belt line around the city. The Jenny electric light system of the city runs 73 arc lights for public lighting and has a capacity

for 78, the stationary engine being an automatic cut-off, tested 78 horsepower, with a steel tubular boiler having a pressure of 125 pounds to the square inch; three dynamos, two of which are of 30 lights each, and one 18 lights, running 1,200 revolutions per minute, and the plant includes an automatic indicator, which shows which lights are running and which are out. The franchise of the Jenny Company expires in 1888, when there is some prospect of the city procuring the plant and running it. The following named gentlemen compose the present city government: Mayor, John H. Shackleton; Recorder, David Crowley; Controller, William Binder; Treasurer, John W. Richardson; City Attorney, F. E. Emerick; Street Commissioner, Henry F. Allen; City Marshal, Zachariah Baskins; Chief Engineer of Fire Department, Philip Opfergelt; Poundmaster, William Mahleben. In addition to these officers there are six Aldermen, one from each of the wards of the city, and Boards of Health, of Education and Water Commissioners.

THE CITY OF EAST SAGINAW.

In a former portion of this work reference has been made to the early history of East Saginaw, and it has been shown that the city made rapid growth from the beginning. It has sustained, during the later years, the record of its earlier growth, and it is annually increasing in population and importance. The assessed valuation of real and personal property in the city has increased over thirty per cent. in the past eight years, and the steady increase in the number and volume of the industries of the city is favorable to a continuance of prosperity and expansion.

The city is located on the east side of the Saginaw River, sixteen miles from Saginaw Bay, and its facilities for communication with the outside world have been set forth in a previous chapter. In area the city covers 3,904.82 acres, and its present population is about 35,000. It presents every attraction for permanent residence, is favored with a healthful climate, its people are progressive and public spirited, and the social advantages embrace every modern aid to progress and advancement. A commendable pride is felt by the citizens in the city and its advantages, and every movement looking to the material advancement of the city meets with encouragement.

The city is well built, many of the business blocks and more pretentious residences ranking among the finest in the State. The municipal government of the city has ever been characterized by a public spirited liberality in all possible measures to promote the health and comfort of citizens, and the public expenditures have been judiciously made so as to secure every public improvement possible to be made with due regard to proper economy of fiscal management. The city has over thirteen miles of paved streets, to which

three miles additional will be added in 1888, and had at the beginning of 1887 twenty-two miles of sewers, to which important additions, involving an expenditure of \$100,000, have been made during the year.

The water supply of the city is ample and of good quality, the water being brought from a point near the junction of the Saginaw with the Tittabawassee and Shiawassee rivers. The Holly water works are supplied with quadruplex compound pumping engines of great power, one of them having a pumping capacity of 6,000,000 gallons, and the other of 2,000,000 gallons per diem. The water supply is managed by the Board of Water Commissioners and the plant of the water works covers over 11 acres of ground, with all necessary buildings.

There are two street railways, with branches, wholly within the city limits, in addition to which there are two lines between East Saginaw and Saginaw City.

The lighting facilities of the city are not surpassed, the street lighting being done by means of electric arc lights, and the lighting of stores and residences being by incandescent lights and an ample supply of gas. Telegraph and telephone connections are ample for the needs of business, and the district telegraph system has been in use for more than a year past.

In May last the system of issuing building permits, in vogue in most large cities, was introduced, and during the six months following permits were issued for the construction of 117 new buildings, and for alterations and repairs to 97 buildings.

In the means for procuring the necessities and comforts of life the city is amply supplied. In the surrounding country all kinds of vegetables and fruits are raised, and food of every kind is plentiful and cheap. In all mercantile lines the stores of this city are completely stocked, and many of them compare favorably in any respect with the largest of the retail establishments in Detroit. Reference will be found elsewhere to the social and educational institutions of the city, and much matter in regard to its advantages will be found classified under proper heads.

The city government is composed of the Mayor, a Common Council and other officers, charged with special duties. The Common Council consists of the Mayor, Recorder, Clerk, and eighteen Aldermen, two of whom are elected from each ward. The following are the city officers for 1887-88: Mayor, Henry M. Youmans; Recorder, Walter J. Lamson; City Clerk, Ferd A. Ashley; City Controller, Edwin Aikin; City Treasurer, James F. Brown; City Assessor, Frederick Hartmann; City Attorney, Robert B. McKnight; City Engineer, John J. Granville; City Physician, Jonathan S. Rouse; Health

Officer, Titus Duncan ; Director of the Poor, James S. Kerns, Sr.; Street Superintendent, William Grant ; Chief of Police, T. Dailey Mower ; Chief of Fire Department, Marshall G. Smith ; Police Judge, John E. Nolan.

THE VILLAGE OF CARROLLTON.

Adjoining the city of Saginaw on the north is the village of Carrollton, in which a large and steadily increasing number of saw mills, planing mills, box factories, manufactures of barrels, sash, etc., and salt works are situated. The village is favorably located as to transportation and other business facilities, and many sites adapted to the introduction of a still greater number of manufactures are located there. The population of the village is annually increasing, and its prospects are bright to become one of the most prosperous sections of the consolidated city of Saginaw, of which it will form a part.

These three prosperous municipalities are united in many bonds of common interest, and the Legislature of the State has made provision for their consolidation in one government under the name of "Saginaw." This will be, undoubtedly, the second city in the State, and will only be excelled by Detroit in population, wealth, and commercial resources.

SOCIAL FACTS.

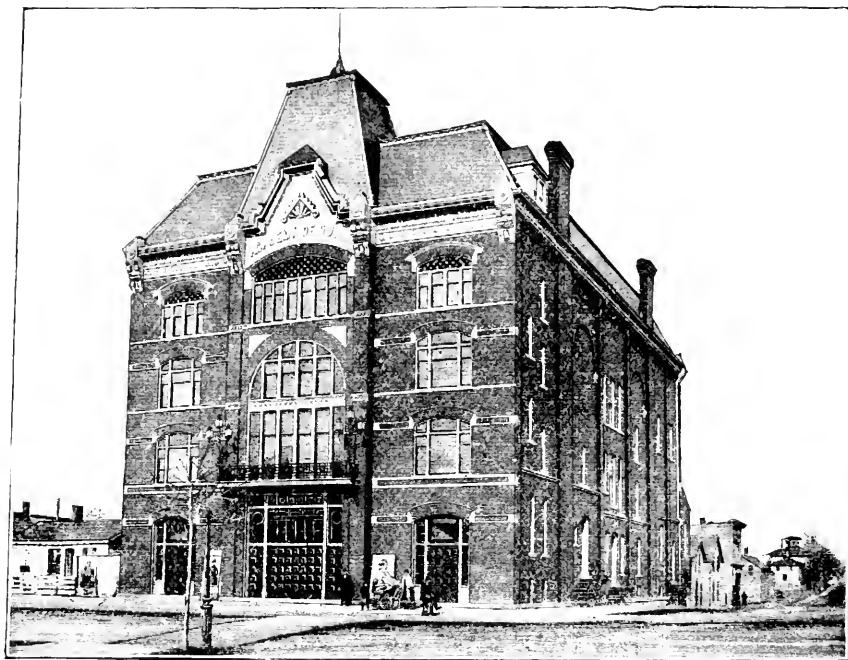
SAGINAW INSTITUTIONS DEVOTED TO CHARITY, INSTRUCTION AND AMUSEMENT.

IN the foregoing pages an endeavor has been made to present the advantages of the Saginaws from a business view. In the present chapter it is proposed to show that the social side of life is here no less attractive, and that in addition to business facilities, all the advantages of modern civilization which make up desirability for permanent residence can here be found. In all the means for the enjoyment of social existence and the pursuit of happiness in instruction or pleasure, the Saginaws are well provided, and organizations are plentiful for ministering to human wants in religion, education, social intercourse, music, the drama, literature and all the various objects which indicate the intelligence, enlightenment and human sympathy of the people.

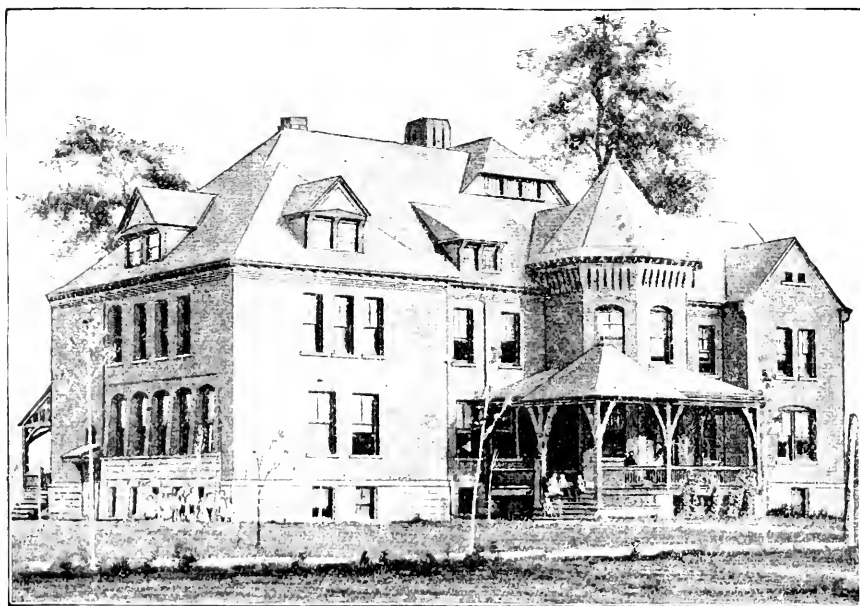
Churches.—It was once humorously observed by a public speaker in an address upon early days in the Saginaws, that “In the ‘high times’ of Saginaw City, they had started everything except a church;” and it is doubtless true that the pioneers of the Valley did not bring with them any excessive stock of piety. Yet the earliest white visitor to this region was a missionary, and from the earliest history of the American settlement endeavors were made by zealous men and women to build up the cause of religion here. The success of their efforts is well attested by the fact that every shade of religious faith is represented in the Saginaws, and that many of the ecclesiastical structures of the two cities are among the most beautiful and elaborate buildings of this character to be found in the State. The clergy of the Saginaws is able and the religious advantages of the cities are such as to commend them to church-going people.

Schools.—Michigan as a State is justly proud of the advanced position it has ever taken in the cause of public education, and the public school system has been fostered in the Saginaws by the cheerful aid of citizens, and judicious





EAST SAGINAW—ACADEMY OF MUSIC.



EAST SAGINAW—HOME FOR THE FRIENDLESS.

direction of those entrusted with the management of scholastic affairs. The first school district in Saginaw County was organized April 18, 1837, and comprised the territory now covered by Saginaw, East Saginaw, Carrollton and a radius of about six miles in every direction. This district had one school house, located in Saginaw City, and the first teacher was Horace Beach, of New York. Even before this time there had been a private school conducted for about two years. The history of education in the Saginaws has, from that early day to the present time, been progressive, and the educational facilities have kept pace with the municipal and social growth of the two cities. Saginaw City has invested many thousands of dollars in its school buildings, of which it has eight, with a capacity for the accommodation of three thousand pupils. The High School, which is recognized by the faculty of the State University as a preparatory department of that institution, its graduates being admitted to the University classes without re-examination, is ably managed and under judicious guidance. In addition to the public schools are a number of educational institutions under the auspices of various churches, including the St. Andrews Academy, connected with the Catholic parish of St. Andrews, conducted by the Sisters of Providence; the Lutheran and St. Paul's (German) Church Schools, and a Kindergarten School, conducted under the auspices of the Teutonia Society.

East Saginaw has an efficient school system, and the public educational facilities include a high school and thirteen district schools, with an enrollment of 4,537 pupils, and the average attendance during the year ending in July, 1887, was over 95 per cent. Two years ago this city took the initiative in this State in furnishing free text books to all pupils, thus placing all on the same level. The school system of the city is in charge of the Board of Education, composed of eighteen members, two School Inspectors being elected from each of the wards of the city. Ninety teachers are employed, and the schools are efficiently managed and under the general supervision of Mr. C. B. Thomas, Superintendent of Schools. Outside of this comprehensive and well conducted public school system there are a number of educational establishments connected with various churches and societies, or conducted under private auspices. Among these are the German Catholic School of the Sacred Heart, the Industrial Mission School, St. Hedwig's School, St. John German Lutheran, St. Mary's Academy, the Kindergarten School, controlled by the Germania Society, and two business colleges.

Libraries.—Well stocked libraries are maintained in connection with the public schools both in Saginaw City and East Saginaw, the latter being formed by the consolidation of the Young Men's and the old East Saginaw libraries in November, 1873, and containing 7,488 books, in charge of Mrs. Lucy Houghton as librarian. A munificent provision for the future library facilities

of East Saginaw was made by the will of the late Jesse Hoyt. By the same the land known as Hoyt Park was also devised to the city, but as part of the consideration of the transfer to the city of the park, such sum as the city might appropriate was to be used in defraying the expenses of the library. The city in 1883 agreed in consideration of the transfer to it of the park to pay the trustees \$1,000 annually, to be used in the care and maintenance of the library property, such payment to commence as soon as the library building is ready for use, and to continue thereafter so long as the library shall be kept up and maintained, and the city also assumes all taxes and assessments upon the library property. The trustees of the library received from the Michigan executor of the estate of Jesse Hoyt, deceased, \$100,000 on February 7, 1883, and four lots in Hoyt's plat, and their last annual statement showed the gross earnings of the fund and property for the four years preceding to have been \$28,302.06. The library building is now in course of construction and will cost about \$50,000, and will in all probability be ready for occupancy in the summer of 1888. The library will be a free consulting and reference library, and the provision made for its maintenance is sufficient to sustain a large and valuable collection of literature. The Germania Institute also has a large library of books in the German language.

Amusements and Recreations.—The means of enjoyment supplied by the Saginaws are numerous and suited to the various tastes of different classes of people. For the lovers of the drama the Academy of Music, situated on the corner of Washington avenue and William street, in East Saginaw, offers superior attractions, it being one of the finest theatres in the State, and in the convenience of its arrangements not surpassed by any in the West. It was built in 1884, the first performance taking place December 16, and is owned by the Academy of Music Company, of which W. L. Webber is President, W. R. Burt, Vice-President, and J. B. Peter, Secretary. The building, which cost \$70,000, is 70x140 feet in dimensions, has a stage 35 feet deep by 68 feet in width, and its auditorium, which has a seating capacity of 1,200 people, is admirably adapted for obtaining a good view of the stage from every part of the house, is comfortably seated, and has in addition to the orchestra circle, parquette, dress circle and gallery, four boxes and ten loges. Its appointments and scenery are in every respect first-class, and the attractions offered include those of the highest grade, such well-known stars as Booth, Barrett, Salvini, Fanny Davenport, etc., having filled engagements at this theatre. It is eligibly located in reach of street cars from all parts of East Saginaw, South Saginaw and Saginaw City. In addition to the Academy of Music there are other minor theatres and halls in each of the cities, and several social and musical societies devoted to the purpose of securing entertainment for their members and friends.

The East Saginaw Driving Park is a mile track, and driving and trotting meetings are held annually, presenting many of the most famous animals on the turf. This track is admitted by horsemen to be the best in the State, and it has had a national reputation ever since "Goldsmith Maid" made her best time on this track.

While but little work has been done looking toward the improvement of the park property of the city, East Saginaw is well supplied for the future, the will of the late Jesse Hoyt having vested in the city title to a tract of twenty-eight and one-third acres of land fronting on Washington avenue, south of Brewster street. A provision has been made to excavate lakes and fill the low grounds adjacent to them with the excavated material, and it is probable that in the course of a few years the park will be put in good shape for the use of the citizens. The city also owns a tract, 1,000 feet square, at the junction of Tuscola, Park and Second streets, known as Park Street Park.

Charitable Institutions.—Organizations for the relief of suffering and distress are the best evidence that can be given of the benevolence of a community. In East Saginaw there are several societies formed for benevolent objects, and a prominent institution of this character is the Home for the Friendless, comfortably housed in an elegant building shown in an illustration on another page of this book. The society was organized in 1870 for the benefit of destitute women, and the Home is located at the southeast corner of Bates and McCoskry streets. The officers in charge of this benificent institution are Mrs. A. H. Comstock, President; Mrs. C. S. Draper, Vice-President; Miss Burt, Recording Secretary; Mrs. W. F. Potter, Corresponding Secretary, and Mrs. Adelaide C. Fisher, Matron. There is a Board of Managers consisting of twenty-four ladies, and a Board of Counsel consisting of six gentlemen. The institution has proven of great benefit in the alleviation of suffering and destitution, and its management has been such as to reflect the highest credit upon those having its affairs in charge.

Two benevolent institutions maintained by the Catholic Church are St. Mary's Hospital and St. Vincent's Orphans' Home. The hospital was established in 1874 under the auspices of the Sisters of Charity, five of whom are in charge of the details of its management, and the institution, which is located at 830 South Jefferson street, has an average of twenty-five inmates. The St. Vincent's Orphans' Home is located at 206 Bates street, has an average of eighty-five inmates, and is under the management of Sister Cecilia, Superior, assisted by seven Sisters of Charity.

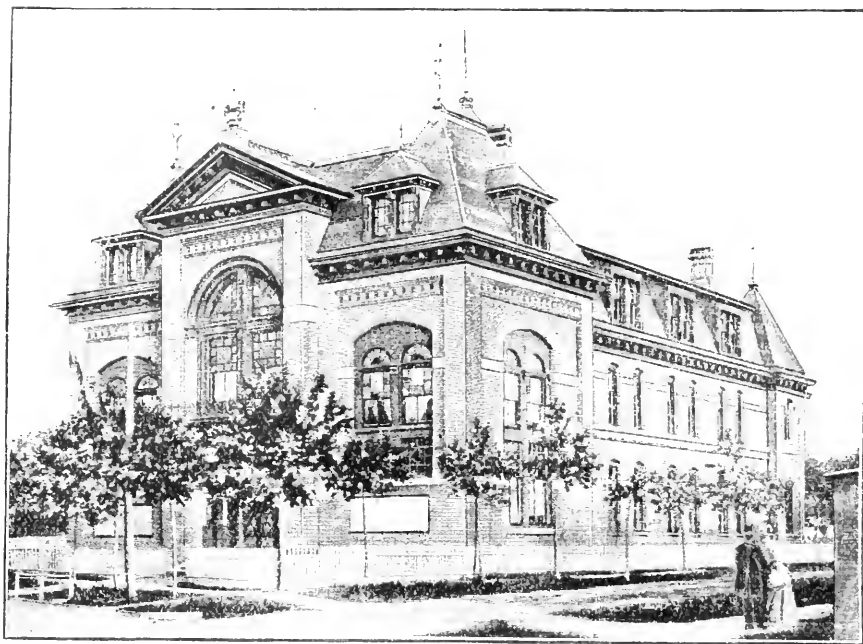
Societies.—In the Saginaws there are a number of associations for benevolent and social objects, and the Masons, Odd Fellows, Knights of Pythias, Knights of Honor and all other leading secret and benevolent orders in the United States are represented by lodges, etc., having large memberships.

The German residents of the city have a number of societies similar to those usually conducted where people of this nationality are numerous, prominent among which is the Germania Society, which was organized September 2, 1856, having at that time only about twenty members. In 1867 the Germania Society was incorporated, and in 1877 they erected the Germania Institute, a substantial and artistic structure, which is shown in one of the illustrations of this book. The gardens surrounding the Institute cover a full block, brilliantly lighted with lamps of all colors, well shaded and supplied with seats and a music pavilion in which a trained orchestra performs on stated occasions. The objects of the Germania Society are benevolent and social, and among its prominent branches is the Maennerchor, or singing branch, with a membership of over sixty trained voices under the direction of Prof. Yaeger. The kindergarten branch has from sixty-five to seventy-five children and two teachers, and the society is seeking special legislation authorizing them to establish an insurance department for securing benefits to members in case of sickness or death. In addition to the Institute, the society owns the building in which the city offices are located on Genesee avenue, and which brings them a rental of \$4,000 per annum. This property was the bequest of the late Anthony Schmitz, one of the earliest members of the society.

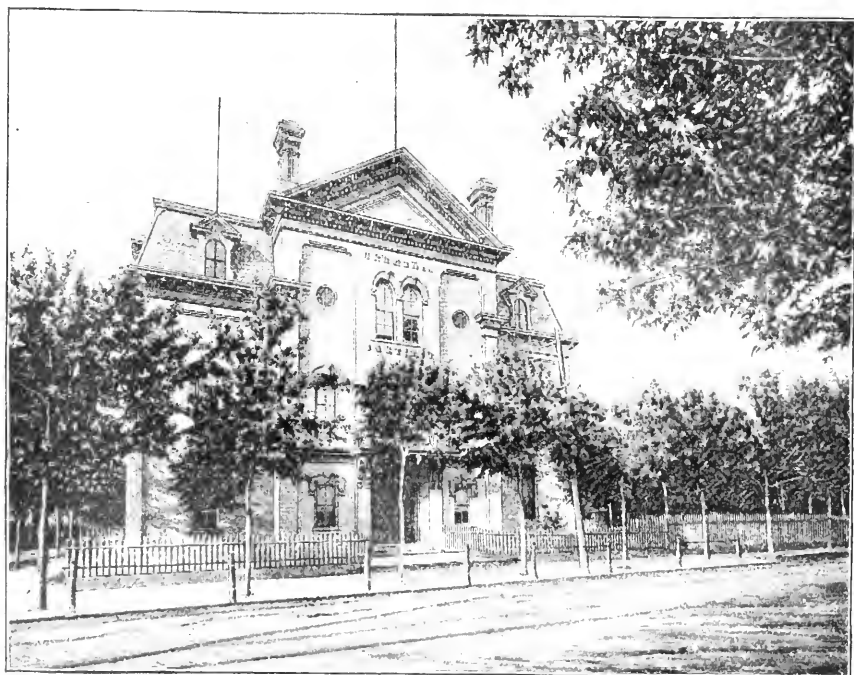
The Arbeiter Unterstentzing Verein, or the German Working Men's Mutual Benefit Association, owns an imposing structure at the corner of Janes and Fourth streets, and is a society for the mutual benefit of its members in case of sickness or death, and a branch of this society is also maintained in Saginaw City and owns the Arbeiter Hall, at the corner of Adams and Oakley streets and four lots. Both are members of the State Bund.

The Teutonia Society of Saginaw City is a literary and social organization, and owns the spacious and imposing Teutonia Hall and Opera House. The society was organized over twenty-five years ago, and now has 120 members. In connection with the society a kindergarten is conducted under the control of the ladies, and it is soon contemplated to add a gymnasium to other departments of the society.

Without the space to further particularize, it may be stated that the people of the Saginaws are in every respect situated for enjoying the comforts, the pleasures and the amenities of social existence, and have all the means for making life worth living.



EAST SAGINAW—ARBEITER HALL.



EAST SAGINAW—GERMANIA INSTITUTE.

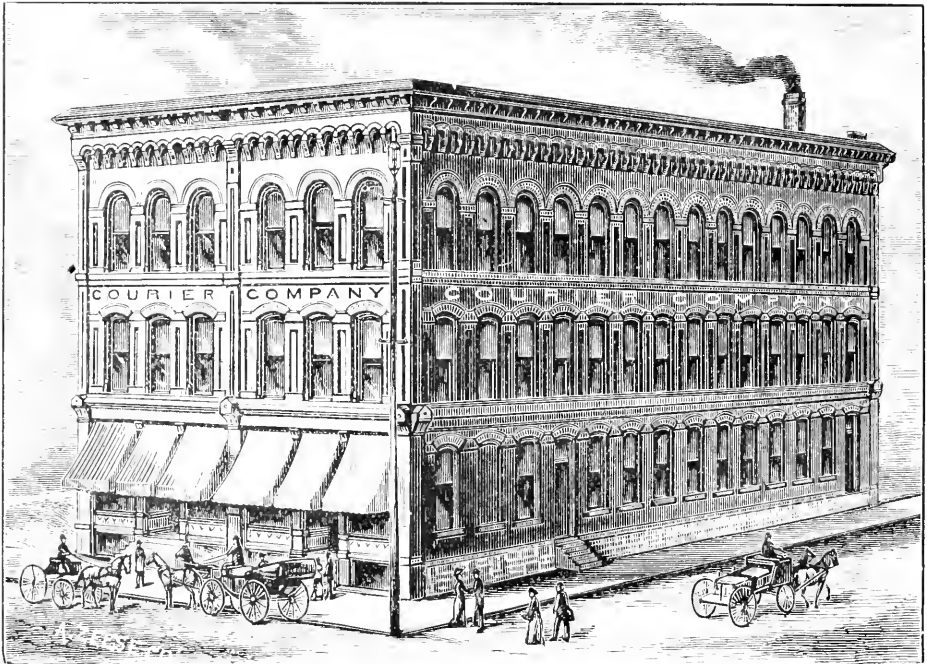
THE PRESS.

THE LEADING NEWSPAPERS ISSUED IN THE TWO CITIES.

THE American press is characteristic of the American people. It is vigorous, tireless, and has a habit of "speaking out in meeting." A successful newspaper is generally representative of the people of the place in which it is located, and its value to a community is beyond estimate. In the Saginaws there are a number of newspapers, and they have aided, in no small degree, in promoting the interests of the two cities in every useful way and aiding their progress to their present prosperous condition. The daily papers of the two cities are *The Courier, Herald, and News*, of East Saginaw, and the *Evening Journal*, of Saginaw City, each of which also publish weekly editions, and *The Saginaw Valley News* and *The Saginawian*, both of Saginaw City, and *The Saturday Telegram*, of East Saginaw, are weekly papers. In addition to these there are two German weeklies, the *Saginaw Post* and the *Saginawer Zeitung*, the latter of which also publishes a Sunday edition called the *Sonntagsblatt*.

The Saginaw Courier.—George F. Lewis began, in 1859, the publication of *The Weekly Courier*. He was joined in 1863 by Major E. W. Lyon, and in March, 1868, the firm was further augmented by the admission of B. M. Thompson and Joseph Seemann to the firm, the *Daily Courier* being then first published. Changes were afterward made in the firm, and in 1870 The Courier Company was incorporated. The officers of the company now are : W. L. Webber, President ; Frank Lawrence, Secretary and Business Manager ; J. B. Peter, Treasurer ; Directors, W. L. Webber, Frank Lawrence, J. B. Peter, T. E. Tarsney and E. D. Cowles. The editorial staff is composed of E. D. Cowles, editor ; F. W. Bushell, city editor ; C. B. Schaefer, news editor ; W. E. Gardiner, assistant city editor, and other reporters. The paper is a favorite

not only in the Saginaws, but also throughout this section, and it exercises a potent influence in all matters pertaining to this portion of the State. Mr. Cowles, its editor, is a forcible and logical writer, and is an able advocate of the interests of the Saginaws. The paper is supplied with all the means for presenting the news from the world at large in a comprehensive manner, being



a member of the Associated Press, and in local news its reports are complete and accurate. It gives a daily record of the progress of the great lumber and salt industries, and is in every respect a thoroughly wide-awake and representative journal. It is a favorite in both cities on account of the prominence given to local interests, and has a larger circulation than any other paper in the Saginaw Valley. The *Courier* occupies a substantial and imposing three-story brick building, 35x150 feet in dimensions, and runs in connection a well equipped job printing office, bindery, etc.

The Saginaw Evening News.—The oldest and most influential evening paper in the Saginaws is the *Saginaw Evening News*, which was established May 2, 1880, by Joseph Seemann and Charles H. Peters, who are still its proprietors. The paper is a member of the Associated Press and has every facility for obtaining the news of the State and the world at large in a complete and accurate manner. Mr. John A. Walsh, a bright and industrious newspaper man, has held the position of editor for the past three years, and Mr. W. F. Goldie has been assistant editor for about the same time. The firm owns

an imposing brick block on Tuscola street, between Franklin and Cass streets, and in addition to its newspaper business carries on a successful business as job printers, for which they have a complete equipment. Mr. Seemann, of this firm, was formerly a member of the firm by which the *Courier* was founded, and was for thirteen years in charge of the job office of that establishment. Mr. Peters, who has resided in this city for the past thirty-five years, was pressman in the *Courier* office for fifteen years prior to the formation of this firm. The enterprise has been a successful one, and the zealous advocacy by the *News* of local interests has made it a favorite with the people of the two cities and the surrounding country. In June last a weekly edition was added, and this also is building up a large circulation and a valuable influence.

Saginaw Herald.—This paper was established September 1, 1878, having previously bought the plant of the *Saginaw Republican*, and it has since been successfully conducted and is recognized as an able advocate of local interests and Republican principles. The proprietors of the paper are the firm of Laing & Brother, and in addition to a daily paper issued every morning, a weekly of large and growing circulation is issued. Its principal point of excellence is the completeness with which local matters both in East Saginaw and Saginaw City are daily presented, and its devotion to the interests of the Valley has been an important aid to development and progress.

The Saginaw Evening Journal.—The only daily paper in Saginaw City is the *Saginaw Evening Journal*, which was established in April, 1886, with Mr. D. Z. Curtis as manager and editor and F. Bruce Smith as city editor. There had been several former attempts to sustain a daily paper in Saginaw City, but from various causes all had gone to join the innumerable throng in the newspaper graveyard. The *Journal*, however, is healthy and vigorous, is under good management, is alive to the interests of Saginaw City and has a substantial patronage. Mr. Curtis, its editor, was with the Minneapolis press prior to coming to Saginaw City, and Mr. F. Bruce Smith was the Saginaw City reporter of the *Courier*. He sustains his reputation as a "hustler" for news by his work on the *Journal*, and the combination is one which possesses every requisite to newspaper success. A weekly edition has just been added, and this no doubt will also prove a successful venture. The paper deserves the support of the citizens of Saginaw City, and is getting it.

The Saginawian.—This paper, which was established nineteen years ago in Saginaw City, is under the guidance of that veteran journalist of the Saginaw Valley, Mr. George F. Lewis, who is its proprietor and editor. Mr. Lewis was the founder of the *Courier*, and has long been recognized as an exponent of the interests of the Saginaw Valley, possessing both ability and

zeal. The paper is Democratic in politics, has a large circulation throughout the Valley, and is published by the firm of Lewis & Ganschow, who conduct a successful job printing establishment in connection with the paper.

The Saginaw Valley News.—This newspaper was established in 1874 in Saginaw City by Mr. Charles H. Lee, who still remains its proprietor and editor, and it has from that time to the present sustained a reputation for devotion to local interests and Republican principles. Mr. Lee is a old newspaper man, and the paper is a welcome visitor to homes throughout the Saginaw Valley. The publishers of the paper are Messrs. Lee & Stoelker, who have in connection with the newspaper a job office which is noted for turning out first-class work.

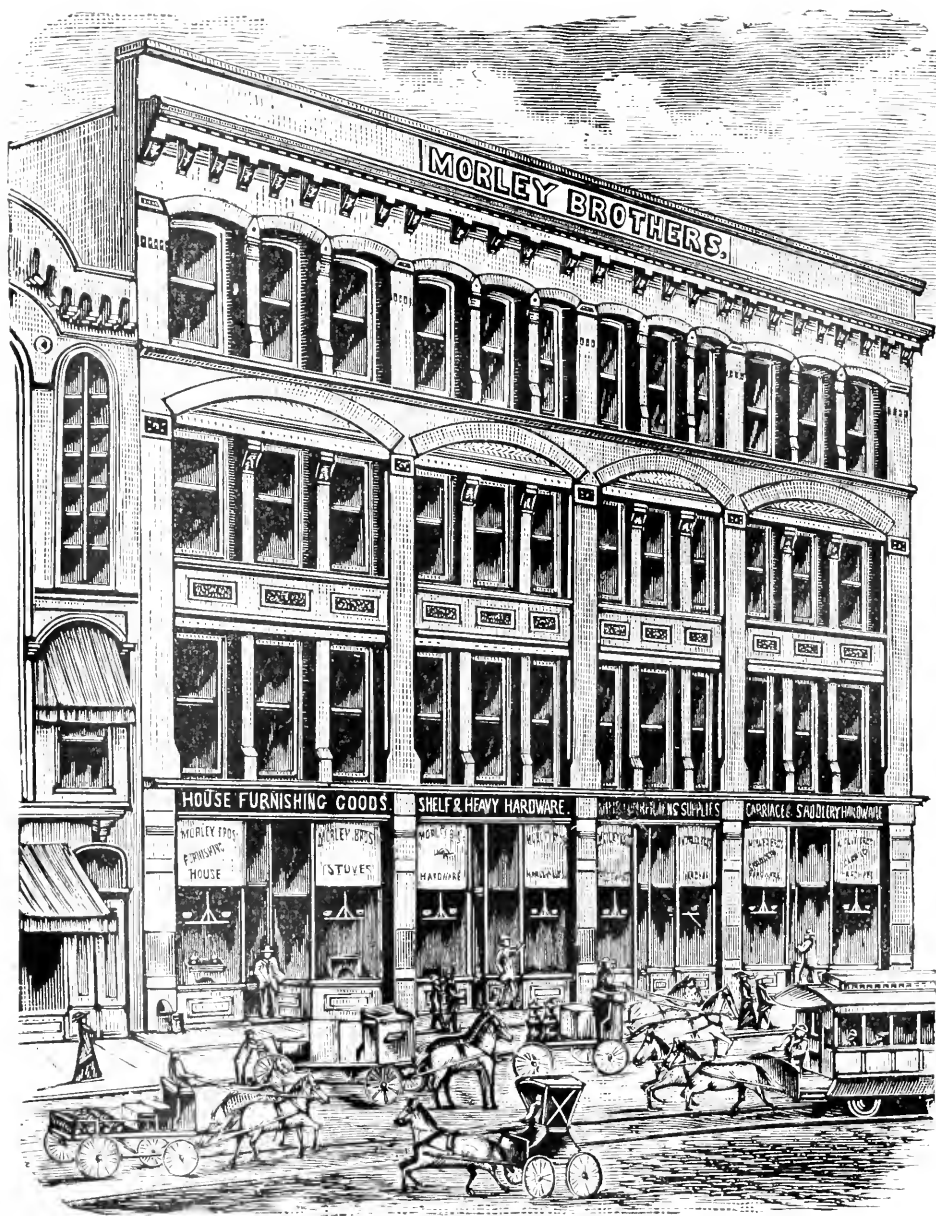
Saturday Telegram.—This bright and newsy weekly is published by Elmer S. Crawford, having an office in the *Herald* building on Cass street in East Saginaw, and is filled with interesting and entertaining matter, and in addition to the discussion of local topics presents a large amount of miscellaneous reading, and is a popular and successful journal.

GERMAN PAPERS.

Saginawer Zeitung.—The oldest German paper in the State, outside of Detroit, is the *Saginawer Zeitung*, which was established in 1868 and has since been steadily issued. It is published on Wednesday of each week, and since 1881 has also published a Sunday edition, called the *Saginawer Sonntagsblatt*. It is published by the firm of Bierle & Buergermeister, and has long enjoyed a large circulation among the German people of the Saginaw Valley and the State at large.

The Saginaw Post.—Another German weekly, established about a year ago, which has already built up a large circulation and an important influence among the German people of the Saginaw Valley and Northern Michigan, is the *Saginaw Post*. It is enterprising and vigorous and presents news in an attractive manner with intelligent comments upon affairs interesting to the people of this section. Its success from the start was so great that in nine months from its inauguration it was enabled to enlarge. The proprietors and publishers of the paper are F. & C. Reitter, an enterprising firm of job printers.

The success of these newspapers, and the hearty support they receive from the people of the Saginaw Valley, is abundant evidence of the intelligent appreciation by the people of the efforts made by the papers in their behalf. They have earned success and support by zealous advocacy of all measures to promote the growth and development of the industries and material interests of the Saginaws and the Valley at large.



MORLEY BROTHERS.—(See opposite page.)

REPRESENTATIVE HOUSES.

LEADING MERCHANTS, MANUFACTURERS AND BUSINESS FIRMS OF THE SAGINAWS.

THE object of this concluding chapter is to present the history and existing status of the principal mercantile and manufacturing corporations and firms, whose capital, energy and enterprise have been and are the most important factors in the development of the resources and expansion of the trade of the Saginaws. The houses mentioned are all reliable firms, and whatever the list may lack of being complete is not chargeable to any bias on the part of the editor or publishers.

Morley Brothers.—Hardware: 117, 119, 121 and 123 North Washington avenue, and 118, 120, 122 and 124 North Water street. East Saginaw. — As a conspicuous example of success in business pursuits in the Saginaws, the great house of Morley Brothers presents a most notable instance, its business having steadily expanded from year to year from the original formation of the firm to the present time, and so grown that the firm now occupies a position as the hardware house having the largest number of lines in America, and in many respects superior to any other in the world. The business was originally inaugurated upon a comparatively small scale in a frame building at the corner of Cass street and Genesee avenue in 1863. This building was erected on posts to raise it from the pond beneath, and the surroundings were a blacksmith shop on one side, and the pond on the other. In 1865, more room being demanded by the business, it was removed to Empire block on Water street, and the continued increase of the business caused the firm to add store after store, until they occupied seven of them, each in turn proving insufficient for the accommodation of the business, being scattered, and the arrangements for doing business hampered by many disadvantages. On April 1, 1881, premises were purchased of Jesse Hoyt fronting 96 feet on Washington avenue and running through to Water street, with a depth of 240 feet, and having a frontage of 150 feet on Water street, which had been occupied previously by a summer garden. On April 1, 1882, the business was

removed to the new building, which had been erected in the meantime. In this building, which was purposely designed for the uses of the business, advantage was taken of all the points gleaned in visits by the members of the firm to New York, Chicago, St. Louis and Cincinnati. The building was designed by Burnham & Root, of Chicago, and as completed forms one of the most massive, substantial and elegant business structures in the country. The classical proportions and elegant design of the building serve to satisfy the artistic eye, while from a utilitarian standpoint, more gratification will be found in noting the massive strength of the building, its proof against ordinary accident, its stone piers, large enough for a lighthouse, wrought iron beams, heavy enough for the spans of railroad bridges, and masonry which would serve as a defense against heavy ordnance. The floors and shelving are the only wood in the building, the ceilings being iron, and as a preventive against fire pipes and hose connect with each floor. The building is a four-story and basement structure, the basement being devoted to the storage of oils, paints and painters' supplies, long rows and tiers of casks, barrels and kegs filling it completely. Emerging from the basement into the iron room in the rear of the building, and opening on Water street, is a busy scene, iron of all shapes and sizes standing in vast racks, and chains, cables, anchors and iron in a thousand shapes are found. Here also is room for fifteen teams, and a force of men is kept busy loading and unloading, or transferring goods to the elevators for distribution through the building. Entering the building on the main floor from Washington avenue the space is divided into three, each making a large store. In the center of the building, about fifty feet back from the Washington avenue front, are offices for the book-keepers and proprietors, and spacious vaults lighted by a large skylight. The offices are fitted up in a most elaborate manner, having the appearance of a well equipped bank. The three divisions are for house furnishing hardware, shelf hardware and saddlery and carriage hardware, each of which departments is presided over by an experienced manager. The packing department occupies part of the second floor, in which are piles of packages of all shapes and sizes, coils of rope, rolls of belting, tools of all kinds and for all trades, boxes of glass, kegs of nails, tons of bolts, boxes of glass, pots and kettles in vast supply, lumbermen's tools of every description, etc. The third floor is devoted to the storage of goods, and here also are found racks filled with rules, log sticks, board measures, etc. On the fourth floor is a large supply of horse collars, embracing every conceivable style and make, heavy collars for draft horses, light collars for smaller animals, fancy collars for fine equipages, stacks of saddles, piles of wheels, bent wood for carriage work, etc. In part of the old headquarters of the house, half a block distant on Water street, is carried on the manufacture of Morley Brothers' unequalled line of tools for lumbermen, and fine carriage, coach and heavy harness and lumber horse collars. The floor space in their main building aggregates 80,000 square feet, and without further attempting, within the limited space possible in this article, to describe their stock in detail, it is sufficient to say that it is unequalled in assortment and unsurpassed in extent, and covers everything in the line of hardware of every description. In July 1863, Messrs. George W. and Edward W. Morley inaugurated this business, and seven months later Mr. Charles H. Morley joined the firm. In February, 1883, the present joint stock company was organized and incorporated, with a paid in capital of \$350,000,—Messrs. George W. Morley, Edward W. Morley, and their nephews, Albert M. Marshall, Albert H. Morley and John M. Morley and Mr. Thomas A. Harvey being the members of the company. Mr. George W. Morley is President, Edward W. Morley, Vice-President, and A. H. Morley, Secretary and Treasurer. The specialties of the firm are lumbering tools, consisting of peavies, cant

hooks, hand spikes, pike poles, setting poles, skidding tongs, swamp hooks, loading blocks, chain hooks, raft dogs, etc. Their patent Railroad Step Ladder is found in all the leading hardware houses in the country, and its convenience, durability, safety, and saving in time, labor and expense has been attested by use in stores, libraries and factories throughout the country and indorsed by hundreds of testimonials. They also manufacture a large amount of harnesses and all descriptions of harness furnishings, and in their various departments give employment to a force of 200 hands. Their trade covers the entire country, and is particularly large in all lumber districts. With unsurpassed facilities for the requisite display and shipment of goods, and with practically limitless resources and systematic business methods, the firm has built up this vast business to the wonderful proportions which now make it the leading establishment in its line in the world.

Wells, Stone & Co.—Pine Lands, Logs and Lumber; Water street; Saginaw City.—This well known and prosperous concern dates its inception from 1867, when the firm of Northrop, Wells & Co., of which Mr. A. W. Wright was a member, was formed, and the business was conducted under that style for a year, when Mr. Northrop retired from the firm, and his place was taken by Mr. Farnam C. Stone, who with Messrs. Charles W. Wells and A. W. Wright form the present firm. The original business of the firm was as wholesale grocers and dealers in lumbermen's supplies, to which was added the business of dealers in pine lands, logs and lumber, but in 1885, upon the incorporation of the great Wells-Stone Mercantile Company, with Mr. C. W. Wells as President and Mr. F. C. Stone as Vice-President, the lumbermen's supply and grocery departments were relinquished to the company, the firm of Wells, Stone & Co. continuing business as lumbermen and dealers in lands, logs, etc. Upon the firm account they conduct two lumber camps in Gladwin and Clare counties, employing one hundred and twenty men and fifteen teams, and cut some 12,000,000 feet per season, selling their logs in this city and throughout the Valley. As members of the A. W. Wright Lumber Co., of which Mr. C. W. Wells is Vice-President and Mr. F. C. Stone Treasurer, they conduct all the logging and lumbering operations of that great company, lumbering in Clare, Roscommon and Gladwin counties, operating four camps, with three hundred men and sixty horses, and running twenty miles of railroad, with three locomotives and sixty cars, cutting from 25,000,000 to 30,000,000 feet each season. As a firm, and through the various companies they are interested in, they are owners of large tracts of valuable pine and farming land in this and other States, and the firm occupies in every respect a prominent position among the leading concerns in this department of industry.

J. Bauman.—Wholesale and Retail Dealer in Dry Goods and Notions; Corner of Court and Washington streets; Saginaw City.—In the variety of its stock, the extent of its transactions, and in facilities for supplying the wants of the public in everything in the line of dry goods and notions, the establishment of Mr. J. Bauman is not surpassed by any similar concern in the State. The business was established upon a comparatively modest scale twenty years ago by Mr. Bauman, who from that time to the present has remained its sole proprietor, and by his thorough knowledge of all the details of the business, superior ability in the selection of the stock and constant and unremitting endeavors to give satisfaction to his customers, the trade has steadily expanded from year to year from the inception of the business until the present time, until now the establishment is one which reflects the highest credit upon the city, and which furnishes a striking example of the possibilities for business success in the Saginaws. The business premises occupied en-

brace two handsome stores, fronting 45 feet on Court street, and running back 125 feet into an extension of three stores, built and owned by himself, having a frontage of 75 feet on Washington street by a depth of 75 feet. The building is one of the handsomest in the Valley, and is fitted up with every convenience and accessory calculated to facilitate the operations of the business. The stocks carried are very large and are added to daily, the active business conducted requiring constant accessions of new goods, and the enterprise of Mr. Bauman showing itself in the fact that every novelty is landed in the Saginaws as soon as produced. The stock embraces everything in staple dry goods, dress goods, silks, velvets, plushes, flannels, linens, blankets, hosiery, cotton goods, corsets, trimmings, underwear, woolen cloths, fancy goods, etc., in addition to which the cloak department is stocked with the richest and most superb lines of ladies', misses' and children's cloaks and wraps, sacques, Newmarkets and jackets, a full line of seal garments and a large stock of shawls; while the carpet department is complete with everything in the line of velvets, body Brussels, tapestry Brussels, ingrains, rugs, etc., lace curtains and draperies. Mr. Bauman is also sole agent for Butterick's patterns and the Centemeri kid gloves. Employment is given to a force of fifty competent clerks and assistants, and the house enjoys, in addition to a very heavy retail patronage from the Saginaws and surrounding country, a considerable jobbing trade throughout Northern Michigan. Mr. Bauman is a thorough business man, and supervises all the details with a perfect system, and deals with all upon accurate, reliable and honorable methods, and it is due to the propriety of his business conduct that the great success attained by this leading establishment has been achieved.

O'Donnell & Spencer:—Manufacturers of Lumber; Planing Mill and Box Shook Factory, Genesee avenue and Flint & Pere Marquette Railway; also on the Michigan Central Railroad and Toledo, Mackinaw & Saginaw Railroad; East Saginaw.—Among the large manufacturing concerns which have contributed in an important degree to the increase of the fame of the Saginaws as a manufacturing center, that of O'Donnell & Spencer occupies an important place. The firm, which is composed of Messrs. P. A. O'Donnell and C. R. Spencer, was formed in 1883. The building occupied by the firm, together with the lumber yards adjoining, cover an area of 17½ acres, eligibly located with railroad tracks running to the mill doors, and affording every facility for handling and shipment of material and product. The main building, a two-story structure, 144x112 feet in dimensions, is equipped with all the most modern and improved machinery adapted to the manufacture of dressed lumber, box shooks, etc., propelled by an engine 18x22, fed by two boilers, 5x16. The firm is largely engaged in the manufacture of flooring, siding, ceiling, moulding, etc., and does a specially large business in the manufacture of box shooks, to which they expect to add, during the coming season, the manufacture of sash, doors and blinds, for which they have a full and complete modern plant. Employment is given to a force of 130 workmen, and the trade of the firm is very large, the product being shipped to fifteen States, the principal markets, however, being found in the States of Ohio, Indiana, Kentucky, Illinois, New York, Pennsylvania and New Jersey. Messrs. O'Donnell & Spencer have long been prominently identified with the lumber interests of the Saginaw Valley. Mr. P. A. O'Donnell came to the Saginaw Valley in 1855 and Mr. C. B. Spencer in 1868, and both have been in the lumber business ever since coming here. They are large owners of timbered pine lands near Manistee, on the Grand Rapids & Indiana Railroad, and Mr. Spencer, in addition to his interest in this firm, is also a member of the firm of Seeley & Spencer. The close attention

paid by the members of the firm to the details of the business, their uniform accuracy in filling orders and their reliability in all transactions have commended them to the favor and patronage of a large and steadily growing trade.

Symons Brothers & Co.—J. W. Symons, President; S. E. Symons, Vice President; George H. Glyn, Secretary and Treasurer; Wholesale Grocers; 126 and 128 North Washington avenue; East Saginaw. This business was established twelve years ago in Bay City, from which it was removed five years ago to East Saginaw, the original firm being known as Symons, Smart & Co., under which name it was incorporated November 5, 1883, and continued until September 1, 1886, when the name of the corporation was changed to its present style. The company now has a capital stock and surplus paid in amounting to \$45,000, and occupies a spacious two-story brick building, 40x140 feet in dimensions, with an L in the rear. These premises are completely equipped with a very large and completely assorted stock, containing everything in the line of staple and fancy groceries, grocers' sundries and canned goods, a specially fine line of teas, coffees, tobaccos, cigars, etc. The firm maintain the most favorable relations with producers and importers, which enable them to keep their stock up to the highest standard of quality, and to give to the trade every advantage in prices, and as a consequence of these facilities, combined with uniformly fair and accurate dealings with the trade, they have built up a large business covering all Northern, Eastern and Central Michigan, in which they are represented by three active and experienced traveling salesmen. They also have salesmen to represent them to the trade in the Saginaws, and a force of twenty clerks and assistants are employed in the house. In teas and coffees their stock embraces all the best goods, and they sell an aggregate of about 2,000 chests of tea and 125,000 pounds of coffee per year. In tobaccos and cigars they carry all leading brands, and also do a very large trade. The directors of the corporation are Messrs. J. W. Symons, S. E. Symons, Seth Davis, George H. Glyn and E. R. McCormick, all business men of superior attainments, and under the thorough and practical system adopted by these gentlemen in the prosecution of their business, the trade of the house is thriving and steadily growing from year to year.

Saginaw Manufacturing Company.—C. H. Davis, President; Richard Brown, Vice-President; H. H. Greene, Treasurer and Manager; J. G. Dunscomb, Secretary; Manufacturers of Rough and Dressed Lumber, Washboards, Barrel Covers, Shade Rollers, Bail and Grease Boxes, Etc.; General Office and Factory, Perry and King streets; Saginaw City.—The business now conducted by this large and important corporation was originally established in 1872, when it was conducted under the style of the Saginaw Barrel Factory, the business being continued under that style until 1882, when the works were destroyed by fire. The present works were erected immediately afterward, and the existing corporation was formed in January, 1883, with a capital stock of \$150,000. From that time to the present the business of the corporation has steadily expanded from year to year, until it now covers not only the entire Union, all of Canada, South America, Mexico, etc., but also embraces almost the entire continent of Europe and Great Britain. The premises occupied by the firm embrace a saw mill, 50x130 feet in dimensions, with two additions 30x50 and 16x50 feet respectively, and a boiler house, 40x60 feet, containing a battery of five boilers, each of 50 horse-power, and a Babcock boiler of 250 horse-power. The saw mill engine is a Buckeye of 250 horse-power, driving a steam feed, circular saw, edgers, trimmers, etc., as well as a complete outfit of special machinery for the manufacture of grease boxes, basket rims, etc. The main building occupied as factory premises has four high stories above ground,

each 70x160 feet in dimensions, and contains a Porter & Allen engine of 320 horse-power and a Reedy elevator. On the main floor is the planing mill, having two large double surfacers, one planer and matcher, five moulding machines of various sizes, two re-saws, five rip saws, six cut-off saws, two pony planers, three turning lathes, two of which are automatic, and about twenty other small machines. In an addition to this floor, which is 20x52 feet in dimensions, are four turning lathes, one sand papering machine, one double cut-off saw, automatic steam tool grinders, etc. A space of about 90x70 feet on the second floor is devoted to grease box manufacture, making about 30,000 boxes per day, and another room, 60x70 feet, is used for the manufacture of washboards, of which 200 dozen per day are turned out, and in which is located five crimping machines for zinc, of which they use over a ton per day, and here also are wood printing presses and all the requisite special machinery. All of the third floor and the north half of the fourth floor is devoted to the manufacture of window-shade rollers, of which they make enormous quantities. In the equipment of this department are included eight spring wire winding machines, five boring machines, six drill presses, seven turning lathes and a large amount of other special machinery. The south half of the top floor is used for the manufacture of grease box stock. The works throughout are equipped in a complete manner, not only for the advantageous prosecution of the manufacturing operations, but also in every other respect, automatic fire extinguishing pipes being laid along the ceilings throughout the building, furnished with 500 heads, each of which, at a temperature of 150 degrees, will open, throwing a stream within a radius of 100 feet. The force of men employed amounts to 300 in the various departments. In addition to the premises above mentioned there is a warehouse to the west of the factory, 30x160 feet in dimensions, filled with shade rollers and washboards packed for shipping, and to this building there is an addition of two stories, 64x33 feet in dimensions, the lower floor of which is utilized as a machine and repair shop, where the company has made all its own small machinery, and which has in its plant four power punches, drills, lathes, printing presses, etc., which are driven by an upright 15 horse-power engine. In this building is a Crane Brothers' elevator, and the upper floor is devoted to the storage of small trimming supplies. They also have a store house, 36x25 feet in dimensions, a salt block, dry kilns, piling grounds, fine new offices, etc., all covering several acres. The saw mill cuts about 6,000,000 feet of lumber per annum, most of which is used up in the factory, and the company has one salt well and drill house making 15,000 barrels of salt per annum. This company makes the most of the boxes used by the Frazier Axle Grease Co., and in this branch, as also in the manufacture of washboards and shade rollers, ranks among the largest in the world. The members of the corporation are prominent and successful business men. Mr. A. W. Wright, who has a large interest in the company and was formerly its President, is well known by reason of his prominent connection with many important business enterprises throughout the State. Mr. C. H. Davis, President of the company, is a member of the firm of Wright & Davis, and largely interested in timber lands and lumber. Mr. H. H. Greene, the Treasurer and Manager of this company, is a business man of superior attainments, to whose practical supervision of the vast operations of this business and perfect system in its management, is largely due the prosperity it enjoys. In order to facilitate the business the company maintains an office at Chicago at 218 and 220 Market street, in charge of Mr. B. E. Bushnell as sales agent, and a New York office at 73 Murray street, with Mr. N. A. Newell as sales agent. It is represented on the road by a staff of active and experienced traveling salesmen, its product

being sold through jobbers in the cities, and distributed all over the country, the exporting business of the company being conducted from its New York office.

East Saginaw Steam Laundry.—Cook & Gray, Proprietors; 602 Genesee avenue; East Saginaw.—The firm of Cook & Gray is of recent formation, the business having been established in October of the present year by Messrs. George Cook and Robert Gray, who are the individual members. The premises occupied by the firm embrace a two-story building, 25x60 feet in dimensions, completely equipped with all the latest and most highly improved laundry machinery, and the firm has so far met with a marked and gratifying success in its undertaking, and by the satisfaction given by all work produced at the establishment have laid the foundation for a steady increase in the volume of their patronage. The force of hands employed amounts to ten in number, which will be increased as the business demands, and the firm has established branch offices at the Star Clothing House, Marlette and at the Chapel House, Sebawaing, Mich., and proposes to establish many more throughout the Saginaw Valley. Mr. Gray, of this firm, prior to the establishment of this business, had been connected with several of the leading laundries in Detroit for seven years, and Mr. Cook, who is associated with him in this enterprise, is a business man of superior attainments. Starting out with all the requisites to success, the prediction that the career of the firm will be a prosperous one is amply justified.

G. W. Meyer & Co.—Dealers in Dry Goods, Notions, Hats, Caps, Gents' Furnishing Goods, Groceries, Tobaccos, Cigars, Hardware, Crockery, Glassware, Etc.; 308 and 310 Potter street; East Saginaw.—This firm, of which Messrs. Gus W. Meyer and W. H. Miller are the individual members, was established ten years ago, since which time they have enjoyed a large and steadily growing trade with the citizens of East Saginaw, as well as a large patronage from farmers and others in the surrounding country. They occupy spacious premises at 308 and 310 Potter street, where they carry large and complete stocks, embracing everything in the lines of dry goods, notions, hats, caps, gents' furnishing goods, groceries, tobaccos, cigars, hardware, crockery, glassware, etc., making a careful assortment in all their lines, and carrying none but the best and most reliable goods in each of their departments. As a consequence of the careful assortment of their goods and the uniformly reliable methods of the firm, both of whom are thoroughly practical and experienced men in the business, the trade of the firm has steadily increased from its inception to the present time. A full force of competent clerks and assistants are employed, and the firm enjoys a merited reputation for the prompt and accurate manner in which all orders are filled, the reasonable prices at which goods are sold, and the polite and accommodating methods upon which all its dealings are conducted.

Cooper & Peck—Wholesale and Retail Dealers in Staple and Fancy Groceries; 107 and 109 South Jefferson street; East Saginaw.—This business was originally established by Mr. R. Boyd in 1865, several changes occurring until the formation, in 1874, of the firm of R. Boyd & Co., by whom the business was conducted until it was purchased by this firm in November, 1886. The business premises occupied by the firm embrace the main floor and basement, 50x125 feet, of the building at 107 and 109 South Jefferson street, elegantly fitted up with all the conveniences and accessories for the display of goods in an attractive manner, and for the prosecution of the grocery business upon an extensive scale; and completely stocked with everything in the line of staple and fancy groceries, including a specially fine line of hermetically

sealed goods in glass and cans, a superior stock of teas and coffees, a completely assorted line of cigars and tobaccos and everything kept in a first-class grocery and provision house, as well as a complete line of brushes and brooms of all kinds. In connection with the store is a well kept market, where is kept on hand at all times a large stock and complete assortment of the choicest meats, both fresh and salt, fish, poultry and all kinds of game in season. This department is fitted up with an A. J. Chase Cold Blast Refrigerator, which will hold twenty sides of dressed beef, and is the most complete and effective device of its kind ever built. The firm also controls the sale of the famous Alma creamery butter for the Saginaw Valley, and handles a trade which is not excelled in its volume by any store in the Saginaws. In addition to this they do a large and steadily growing wholesale trade covering the territory from Jackson to the Straits, and all between the coast lines, east and west. Fifteen clerks and assistants are employed in the store, and a staff of traveling salesmen represent the firm on the road. Great care is taken in the selection of the stock, which is always made up of the freshest and best articles in all lines, bought in large quantities from first hands, enabling the firm to offer the best inducements both in price and quality. The members of the firm are business men of superior attainments and accurate principles, and to this fact, coupled with industry and energy, is due the prosperity by which their enterprise has been attended.

Green, Ring & Co.—Manufacturers of Gang Sawn Lumber, Lath, Salt, Staves, Heading, Etc.; Foot of Salt street; Saginaw City.—The vast volume of the transactions of this firm, the superiority of its equipment and facilities, and the extent of its product gives it a special prominence among the large lumber manufacturing concerns of the country. The origin of the business dates back to 1861, when it was started by the firm of Hale & Stinson, which firm was bought out by Messrs. W. S. and Charles H. Green, under the firm style of W. S. Green & Son, shortly afterward, and passed through several styles of firm until the present one was organized about four years ago. Of this firm Messrs. W. S. Green, D. Hardin, and Clark L. Ring, of Saginaw, and Mr. Charles Harter, of Ilion, N. Y., are the members. The works embrace a saw mill with three engines of 100, 80 and 60 horse-power respectively, with a battery of four boilers with 5 foot shell by 16 feet, and one boiler of 7 foot shell by 14 feet, driving a powerful steam feed 40-foot cylinder, a large circular saw, Wickes Brothers' gang saws, butting saws, edgers, trimmers, a set of Bruno's steam stave machinery, steam saw sharpeners, etc. The logs are taken from the river on a steam driven carriage. In addition to the saw mill works the firm has four salt wells, with an engine in each, a very large steam salt block, a pan block with three pans, each 36x18, which are heated by a return flue running from a furnace the length of the building, about 150 feet and back, and making a finer grade of salt than the steam block so much in use. In the salt equipment is included large settlers and drying vats, storage house, barns, etc. The firm has spacious piling grounds for lumber, effective tramways and spacious docks, with a capacity for holding 15,000,000 feet, and the grounds occupied by the firm cover forty acres. The product of the works amounts to 20,000,000 feet of lumber, 2,200,000 staves, 110,000 sets of heading, 4,000,000 laths and 60,000 barrels of salt. The firm employs in the mill a force ranging from sixty-five to seventy hands, and job out their salt works, which employs twelve men. There are eight men at work in the cooperage, and in the manufacture of barrel stock and laths eighteen men are employed. These industries, in addition to lumber manufacture, are carried on in their own works and with their machinery and power, but the firm is relieved of the

trouble of keeping track of the men and their pay roll. The firm employs five teams, and is in every way prepared to carry on the business upon an extensive scale. As a firm, they own no pine lands, but saw by the thousand feet for others. The members of the firm individually, however, are large owners of pine lands on the Tittabawassee, Tobacco and other rivers, which they lumber through jobbers. Mr. W. S. Green, of this firm, is also of the firm of W. S. Green & Son, logs and lands; Green & Noble, lands and logs; the Tobacco River Lumber Co., dealers in lumber, logs and lands; Green, Hardin & Co., and is a director of the Citizens' National Bank of Saginaw. Mr. Daniel Hardin, of this firm, is President of the Citizens' National Bank of Saginaw, a member of the firm of D. Hardin & Co., sash, doors and blinds, of Green, Hardin & Co., and of the Tobacco River Lumber Co. Mr. Clark L. Ring, in addition to his interest in this business, is of the firm of Bliss, Merrill & Co., pine lands, logs and lumber; E. J. & C. L. Ring, logs and pine lands, and otherwise prominently identified with leading business enterprises. The business of the firm is very large, its lumber being shipped to Ohio ports and all Eastern markets, as well as a large amount being sold to local wholesale yards. The salt product of the firm is sold through the medium of the Michigan Salt Association. The business of the firm, vast as it is, is conducted upon a perfect system, and upon methods which commend it to the favor and patronage of the trade. Mr. J. H. Malcolm, who has been identified with the firm for the past five years and is now general manager, has been a resident of Saginaw for the past fifteen years, and was formerly connected with the First National Bank of Saginaw.

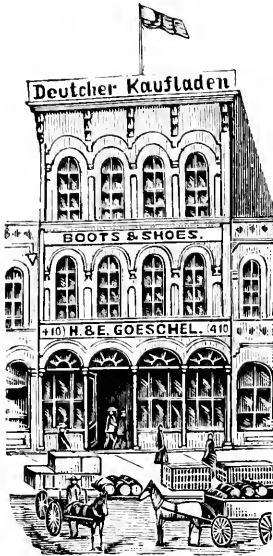
The Alex. Ferguson & Son Insurance Agency.—Fire, Life and Accident Insurance; Genesee, near Washington Avenue; East Saginaw.—The founder of this business, Mr. Alex. Ferguson, was long a prominent citizen of Saginaw, to which he came in March, 1849, starting in business in a jewelry, book and stationery store in 1852, which he continued for eight years. He was afterward the general manager of the Western Union Telegraph office at East Saginaw, and filled the position of Collector of Customs for twelve years. In the fall of 1880 he was elected County Treasurer, and on February 27, 1883, he died. He established the insurance agency in 1870, a few years afterward being joined by his son, Mr. Frank A. Ferguson, by whom the business has been continued alone since the death of his father. Mr. Frank A. Ferguson is a thoroughly practical and experienced underwriter, having had a thorough training in the business, in which he enjoys a large patronage, attracted by the uniform reliability and system of his business methods, and the superior list of companies which he represents, including in fire insurance the American Fire Insurance Co., of Philadelphia; the American Insurance Co., of Newark, N. J.; the Commercial, of California; the Continental, of New York; the Connecticut, of Hartford, Conn.; the City of London, of London, England; the Commercial Union Assurance Co., of London; the Fire Association, of Philadelphia; the German-American, of New York; the Hanover, of New York; the Insurance Company of North America, of Philadelphia; the North British and Mercantile, of London; the Pennsylvania, of Philadelphia; the Phenix, of Hartford, Conn.; Traders, of Chicago, and the Washington Fire and Marine, of Boston. In marine insurance he represents the Continental, of New York; the St. Paul Fire and Marine, of St. Paul, Minn., and the Louisville Underwriters, of Kentucky. In life insurance he represents the Equitable, of New York; in life and accident insurance he is the representative of the Travelers' Life and Accident Insurance Co., of Hartford, Conn., the leading company in this branch of insurance. Through these well-known and sub-

stantial corporations, all firmly established institutions with a deserved reputation for honorable methods and the prompt payment of losses, Mr. Ferguson is prepared to offer safe insurance at the lowest terms consistent with legitimate business principles. Thoroughly practical and experienced in all the details of the business, and possessing the facilities offered by an unsurpassed list of companies represented, this agency enjoys a large business not only in its immediate territory of Saginaw county, but also through Northern Michigan and the Northern Peninsula upon risks owned by citizens of Saginaw. Mr. Frank A. Ferguson steadily maintains for the agency the high reputation which it secured under the management of his father, by rigid adherence to the same principles of business integrity by which the conduct of this business has been characterized from its inception.

Pioneer Iron and Galvanizing Works.—A. T. Bartlett & Co., Proprietors: Manufacturers of Steam Engines, Saw Mill and Salt Well Machinery, Etc.; 930 South Water street; East Saginaw.—These works were originally established in 1854 by the firm of Warner & Eastman, from whom they were purchased by Mr. A. F. Bartlett, the firm afterward becoming Bartlett & Moore and then Bartlett & Spindler. Upon the death of Mr. Bartlett, which occurred some eight years ago, Mrs. Bartlett bought out Mr. Spindler's interest, and the firm assumed its present style, the business being owned by Mrs. A. F. Bartlett, who personally attends to the financial affairs of the works, while the practical management of the works is in the efficient and experienced hands of Mr. Alexander M. Lemke. The works, comprising the foundry, blacksmith shop, warerooms, machine shops, etc., cover over half a block. The machine shop is a handsome white brick building, erected in 1881, with two stories each 20 feet high, and covering an area of 150x60 feet. On the main floor is a 35 horse power engine; a large boring mill that will swing and turn a 10 foot pulley; twenty lathes of all sizes from those with a capacity for turning an 8-foot diameter down to the smallest; five drill presses, one of which, recently put in, is the latest improved drill, with boring attachment; four planers, one shaper, one slotting machine, two pipe machines, a new bolt cutter, and other machinery. Up stairs is the pattern shop, well stocked, and having a complete outfit of light machines, fine tools, etc.; the whole plant of the building making a model machine shop. In the blacksmith shop is a powerful steam hammer for heavy forgings and all the requisite plant, tools, etc.; and the other departments are equally well equipped. Large as the facilities are, however, the expansion of the business has been such that it is proposed to increase them by building a new foundry and galvanizing shops, and enlarging the machine shops. At the works a large business is carried on in the manufacture of galvanized iron pipes for salt wells, and about 500,000 feet of pipe are galvanized annually; in addition to which the works do a large business in the manufacture of steam engines, saw mill machinery, including the latest improved gang and circular mills, mammoth and medium sized steam feeds, salt well machinery, etc. They send saw mill engines as far west as Denver, and deck hoisting engines to all points South, and have an unequalled reputation for slide valve engines. The works are now engaged upon a contract from the street railroad for fifty tons of castings, including frogs, switches, frog plates, etc. Mr. Alexander M. Lemke, the manager, is a mechanical draughtsman of ability, and prior to coming here as draughtsman and superintendent of works in January last, was for seven years with E. P. Ellis & Co., of Milwaukee, builders of Corliss engines. Since his arrival the Corliss engine for the new Feige-Silsbee Furniture Co. was built at these works, and several more are on hand. Arrangements have also recently been made for the manu-

facture of C. Heme's patent tubing clamp for salt works. Mr. Lemke has been manager for about three months, and carefully supervises all the details of the business. Mrs. Bartlett is a lady of great business ability, and aids greatly in the success which these works enjoy.

H. & E. Goeschel.—Wholesale and Retail Dealers in General Merchandise; 410 Genesee avenue, East Saginaw.—This old established and well-known firm of merchants is composed of Messrs. Herman and Edward Goeschel, by whom this business has been successfully conducted from the formation of the firm in 1864 to the present time. They occupy a three-story and basement building, 25x150 feet in dimensions, crowded from roof to cellar with a complete assortment embracing full stocks of dry goods, boots and shoes, groceries and provisions, crockery, glassware, hardware, plated ware, house furnishing goods, sewing machines, etc. A force of eight competent clerks is employed by the firm, and they enjoy a large and steady trade with the citizens of the Saginaws and the surrounding country, and a specially large trade from the farmers of the Saginaw Valley. Careful selection is made of the stock, so as to secure at all times the best quality in all lines, and the firm, which has throughout its long and honorable history conducted its business upon reliable methods, still maintains intact the high reputation which it has enjoyed throughout its business career. The members of the firm are eminently practical and experienced merchants, thoroughly understanding the needs of this section.



William L. Smith.—Photographer; Corner Genesee avenue and Cass street, East Saginaw; Barnard Block, 208 Hamilton street, Saginaw City.—Mr. Smith has carried on business on his own account as a photographer for the past four years, prior to which he had been with his brother in Saginaw City for three years and with Mr. Angell in East Saginaw for one year, and has altogether had fifteen years' experience in the business, coming to the Saginaws from South Bend, Ind. He now conducts two studios, one in East Saginaw and the other in Saginaw City. His gallery in East Saginaw occupies the third floor, 25x125 feet in dimensions, of the building at the corner of Genesee avenue and Cass street, has handsome fittings and elegant appointments with all the latest and most highly approved apparatus and accessories belonging to a strictly first-class photographic establishment. Mr. Smith is a great lover of his art and a close student of improvements and inventions in photography, and keeps to the front in his business. His photographs are triumphs of the art and are retouched and finished in a style equal to that of the most noted galleries of the country. He enjoys also a superior reputation for the high artistic merit of his life-size work, having apparatus for executing natural size photographs directly from life, and also executing India ink and water color portraits in a most skillful manner. His Saginaw City studio is also handsomely furnished and perfectly equipped and produces equally good work. He has six skilled employes in the East Saginaw studio and four in Saginaw City, and at both establishments enjoys a large patronage from citizens and visitors. Basing his claims to success solely upon the merit of his work he has fairly earned the position he enjoys as a leader in the art of which he is a master.

William Neumann.—Dealer in Fancy and Staple Groceries, Crockery, Glassware, Etc.; 322 Lapeer street, East Saginaw.—By steady industry and the reliability of his business conduct Mr. Neumann has built up a prosperous and steadily growing business, including, in addition to a large patronage from the citizens of the Saginaws, a very large trade from farmers and others in the surrounding country. Mr. Neumann is a native of Germany, in which country he was born in 1845. In 1866 he came to East Saginaw, and for two years worked at the American House and afterward worked for N. Schmelzer for two years, and about the same length of time for H. & E. Goeschel. In 1872 he started in business for himself at the corner of Webster and Lapeer streets, which he conducted until 1878, at which time he removed into his new brick building, a two story structure at the corner of Park and Lapeer streets, 24x74 feet in dimensions, with an L, 20x36 feet. Mr. Neumann formerly had a partner, Mr. Ernest Berger, who died in 1881, since which time Mr. Neumann has conducted his business alone. He carries large stocks and full lines of everything in staple and fancy groceries, grocers' sundries and canned goods, and makes a specialty of flour and feed, and also carries a complete assortment of everything in the line of crockery and glassware. He makes careful selections, and his stock at all times comprises the freshest and best goods obtainable. As a consequence of the merit of his goods and the accuracy of his dealings, Mr. Neumann has built up for his establishment popularity and prosperity.

D. H. Jerome & Co.—Dealers in Hardware, Mill and Lumbermen's Supplies; Court street; Saginaw City.—This is the oldest commercial house in the Saginaw Valley, there being no other that has existed so long without change of name, and the enterprise having been originally inaugurated in 1855 by the Hon. David H. Jerome, who still remains at the head of the firm, the other members being Mr. E. I. Peck, who had been a trusted employe of the house for ten years prior to becoming a member of the firm in 1880, and Mr. Edward A. Moye, who joined the firm in the present year. The business premises occupied embrace a handsome three-story and basement brick building, 100x100 feet in dimensions, stocked from roof to cellar with vast supplies and complete assortments of everything in mill and lumbermen's supplies, builders' and all house hardware, painters' and plumbers' supplies, gas fixtures and globes, all kinds of wagon stock and also bar and other iron, nails and tools, and the firm are Michigan agents for R. Hoe & Co.'s chisel tooth saws, Hubbard & Co.'s solid tooth saws, Tanite emery wheels, Josiah Gates & Son's short lap oak tanned leather belting, salt well tubing, steam pipe and fittings, boiler flues, steam pumps, lubricators, injectors and every description of machine appliances. The firm has a trade extending all north and west throughout the State, and in lumber districts all over the country, and employment is given in the house to twenty skilled and competent clerks and assistants, while three traveling salesmen of wide acquaintance represent the house to the trade. The head of this great house, David Howell Jerome, has long been recognized as one of the leading and notable citizens of Michigan. He was born in Detroit, Mich., November 17, 1829, his parents having removed from Trumansburg, Thompkins county, N. Y., in 1828 to this State. When he was less than two years old his father died, and his mother removed to New York, where she remained for three years, afterward returning to Michigan and locating on a farm in St. Clair county. Mr. Jerome was given all the educational advantages which Michigan afforded in those early days, and in his seventeenth year went to work assisting his brother, Timothy Jerome, in hauling logs in the pine woods. The next summer he rafted logs down the St.

Clair River to Algonac, and in 1847 he was appointed Deputy Clerk and Register of Deeds of St. Clair county, remaining in that position for two years. He afterward returned again to the woods, and in the spring of 1850 with his brother chartered the steamer "Chataqua" and became her master, and was afterward engaged in navigation until 1855. In January, 1853, Mr. Jerome went to California, returning the following year, when he joined his brother Tiff, who had located in Saginaw and embarked in lumber operations. In 1855 the brothers purchased Blackmer & Eaton's hardware establishment at Saginaw, Mr. David H. Jerome assuming the management of the firm, which has since been conducted with so much success and has reached a position of acknowledged prominence in this department of industry. Mr. Jerome has been prominent in politics, and was elected Alderman soon after his arrival in Saginaw. He was identified with the birth of the Republican party, and has ever since been known as a consistent advocate of the principles of that party. In 1862 he was elected State Senator, in 1865 was appointed by Governor Crapo as a member of the State Military Board, of which he served as President for eight years, and in 1873 was appointed by Governor Bagley a member of the convention to prepare a new State Constitution, and was Chairman of the Committee of Finances of that body. In 1875 he was appointed a member of the Board of Indian Commissioners and in 1876 was Chairman of the Commissioners to visit Chief Joseph, of the Nez Perce tribe, to effect a settlement of the difficulties then existing. In 1880 Mr. Jerome was nominated by the Republicans for Governor, and was elected and served his term with marked efficiency and characteristic zeal for the welfare of his native State. In all the relations of life, social, official and commercial, his career has ever been marked by a high standard of integrity, and the success which has crowned his well conducted efforts has been earned by the application of honorable principles to all his transactions.

Stone Brothers.—Shingle Manufacturers: King street, foot of Brady street, East Saginaw.—The mill now conducted by the firm of Stone Brothers was built six years ago by F. Brucker, by whom it was conducted for four years, at the end of which time he was succeeded by Messrs. Solomon C. and Charles E. Stone, under the present style. Both members of the firm are young men of superior business attainments and energetic methods, and by close attention to the details of their business, and maintaining the quality of their product at the highest grade of excellence, the firm has built up a large trade with the markets of the East and South, finding ready sales for their entire product. The mill is equipped with a 30 horse-power engine, drag and circular saws and a highly improved shingle machine, and all necessary appliances for the conduct of the business, and the firm has a boom with a capacity for holding 3,000 logs. During the present season they have made 5,000,000 shingles, in the manufacture of which they give steady employment to a full force of workmen. The firm enjoys the confidence and esteem of the trade as a result of the accuracy and reliability upon which its methods are conducted. Their "Eagle" brand of shingles is recognized as being superior in quality, and is in constant demand, and the firm is doing a thriving business.

National Brewery—Peter Raquet, Proprietor: Brewer of Pilsener and Lager Beer, and Bottler: Corner of Genesee avenue and Walnut street, East Saginaw.—Prior to establishing in business for himself in 1885, Mr. Peter Raquet had been for many years engaged with his brother, Mr. Jacob Raquet, in a similar business on Lapeer street. In 1885 he built his present premises, embracing a three-story brick building, 50x125 feet in dimensions, which he utilizes for cellar and storage warehouse, a three-story brewery, 80x50

feet in dimensions, and another building, 40x50 feet. These premises are equipped with all the very finest and most highly improved brewing apparatus, including a complete outfit of refrigerating machinery for cooling the product of the brewery by the means of ice and salt. The machinery includes a 60-horse power engine and a highly improved air-pump, the products of the American Machine Co., and a kettle with a capacity of eighty barrels. A force of eight competent brewers is steadily employed and two teams are engaged in the operations of the brewery. The product of the establishment is a favorite with consumers and in large demand by the trade not only in the city, but also in Cheboygan, and all parts of Northern Michigan, and the reputation attained by the Pilsener and lager beer made at this establishment has been fairly earned, only the best and purest materials being used, and the most approved processes employed in the manufacture. The brewery has a capacity for the manufacture of 25,000 barrels per year, and is kept steadily running to its fullest capacity, as a consequence of the large demand for the product. In connection with his brewery, Mr. Raquet conducts a malt house, occupying a four-story building, 35x75 feet in dimensions, and located at the corner of Genesee and Walnut streets, where he carries the malt used in his brewing operations. Mr. Raquet is a thoroughly practical and experienced brewer, and his honorable methods of conducting business, and uniform accuracy and fairness in all his dealings have earned for him a steady increase in his business from its inception to the present time.

Wells-Stone Mercantile Company.—Charles W. Wells, President; Farnam C. Stone, Vice-President; William C. Phipps, Treasurer; Charles C. Prindle, Secretary; Wholesale Grocers, and Dealers in Lumbermen's Supplies; Water street, Saginaw City.—Conspicuous alike for the extent and variety of its stock and the volume of its transactions, the Wells-Stone Mercantile Company is one of the most prosperous and extensive of the commercial establishments of Michigan. The business was originally established in 1867 by the firm of Northrop, Wells & Co., which became Wells, Stone & Co. in 1869. Messrs. Charles W. Wells, F. C. Stone and A. W. Wright being the members of the latter firm and continuing the business until the formation in 1885 of the present corporation, which succeeded to the wholesale grocery and lumbermen's supply business of the old firm, the latter still continuing, however, as dealers in lands, logs and lumber. The firm has a two-story warehouse, 200x150 feet in dimensions, which is completely stocked with every description of staple and fancy groceries and provisions tobaccos, dry goods, drugs, lumbermen's tools and wearing apparel and every description of goods in all lines which can be used in lumber camps. Near the warehouse, the firm has a spacious elevator, completely equipped with all the machinery and accessories necessary to its successful operation, and having a storage capacity for 100,000 bushels of oats, a mill for grinding No. 1 feed and corn meal and a large storage capacity for grain in bags, and other heavy merchandise. In addition to this large establishment the firm has branch stores at Meredith, Sanford, and Coleman on the F. & P. M. Railway and at West Branch on the Jackson, Lansing & Saginaw Railway, and they also have a large establishment occupying a four-story building, 100x100 feet in dimensions, at Duluth, Minn. In the premises at Saginaw City employment is given to a force of thirty-five clerks and assistants, while three traveling salesmen represent the firm on the road, and at the various branches full staffs of clerks, assistants, etc., are maintained. The business of the firm extends throughout the entire State, and is especially large in the northern and western portions, and they also enjoy through their Duluth establishment a large trade through-

out Minnesota and the Northwest generally. The company enjoys unsurpassed facilities in every way for the prompt and efficient transaction of business in their line, and possesses the confidence and esteem of the trade as a merited result of the uniformly fair and honorable methods by which every detail of the business has been characterized from its inception to the present time. The business is conducted upon perfect and accurate system, and its management is in the hands of successful and substantial business men, to whose sagacious methods it owes the prominence it has achieved.

Charles G. Fowler.—Insurance and Real Estate; 216 North Hamilton street, Saginaw City. - This business was established in 1863 by Mr. H. R. Gaylord, whose grandson, Mr. Charles G. Fowler, was trained to the business, entering the office in 1874. He afterward went out for a time, and in 1879 became a member of the firm of Gaylord & Fowler, afterwards Gaylord, Babcock & Fowler, to the insurance business of which firm he succeeded three years ago. He is a practical and experienced underwriter, and carries a large amount of the best risks in the Saginaw Valley. In fire companies he represents the *Ætna*, of Hartford, Conn., with a capital of \$4,000,000, assets of \$9,568,840, and a net surplus of \$3,450,221; the Commercial Union Assurance Co., of London, with assets in the United States of \$2,256,314, and a net surplus of \$997,377; the Fire Association, of Philadelphia, capital \$500,000, assets \$4,445,576, and net surplus of \$939,563; the Home Insurance Company, of New York, capital \$3,000,000, assets \$7,807,712, net surplus \$1,413,795; the Hanover, of New York, capital \$1,000,000, assets \$2,546,675, and a net surplus of \$540,904; the Hartford, of Hartford, Conn., capital \$1,250,000, assets \$5,055,946, and a net surplus of \$1,789,987; the Insurance Company of North America, of Philadelphia, capital \$3,000,000, assets \$8,474,352, and net surplus of \$2,530,329; the Lancashire, of Manchester, England, United States assets \$1,498,187, and net surplus of \$619,154; the Lion Fire Insurance Co., of London, United States assets \$803,283 and a net surplus of \$554,960; the Michigan Fire and Marine Insurance Company, of Detroit, capital \$200,000, assets \$366,602, and surplus as to policy holders of \$264,074; the Niagara, of New York, capital \$500,000, assets \$2,260,480, and surplus of \$489,340; Northwestern National Insurance Co., of Milwaukee, capital \$600,000, assets \$1,355,342, and net surplus of \$273,817; the Pennsylvania Fire Insurance Co., of Philadelphia, capital \$400,000, assets \$2,710,885, net surplus \$1,227,426; the Phoenix Assurance Co., of London, United States assets of \$1,887,175, and net surplus of \$647,534; the Queen, of Liverpool, United States assets of \$1,976,093, net surplus \$740,910; Springfield Fire and Marine Insurance Company, of Massachusetts, capital \$1,000,000, assets \$3,044,915, and a surplus of \$679,821; the Union Insurance Company, of California, capital \$750,000, assets \$1,161,362, and net surplus of \$118,990; the Western Assurance Co., of Toronto, Ont., United States assets of \$972,557, and net surplus of \$428,023. In life insurance Mr. Fowler represents the well known, solid and prosperous New England Mutual Life Insurance Company, of Boston, one of the most substantial and liberal of the life insurance corporations, and in accident insurance, he represents the Standard Accident Insurance Co., of Detroit. In addition to his insurance business, Mr. Fowler is largely engaged in the real estate business, and has 5,000 acres of good farming lands in the Saginaw Valley, as well as a large amount of city real estate. Mr. Fowler is an active, pushing, progressive and representative business man, and in addition to his interests in this business, is a member of the firm of Fowler Brothers, dealers in lumber and lands, established in 1882, and who lumber in the southwestern part of Saginaw County. They mill in Marian township, and sell their product

throughout the central portion of this State. Mr. Fowler is justly regarded with confidence and esteem by the business community, and is President of the Saginaw City Board of Trade, and otherwise prominently identified with the spirit of progress and the industrial development of the city.

Baumgarten & Heller.—Wholesale and Retail Dealers in General Merchandise; Corner of Genesee avenue and Park street, East Saginaw.—This business was established over a quarter of a century ago by Mr. Philip Baumgarten, who continued the business until six years ago, when he was succeeded by Mr. Frank Baumgarten and Mr. Peter P. Heller, under the present firm style. They occupy a spacious and imposing three-story brick corner building, 25x155 feet in dimensions, where they carry a large and completely assorted stock of everything in the line of staple and fancy groceries, a specially well assorted stock of flour of every description, woodenware, crockery, glassware, lamps, lamp goods, yarns, lumbermen's supplies, canned goods, wines and liquors, notions and sundries, the stock filling the building from roof to cellar. Great care is taken in the selection of the stock so as to secure the best quality of goods in all these lines, and in addition to the members of the firm two competent clerks are employed and a wagon is utilized in the city delivery. The firm does a large business with the citizens of the Saginaws, and enjoys a specially large patronage from farmers and others in the surrounding country. The reputation established by this house in its twenty-five years of honorable business history has commended it to public favor, and the firm is both a popular and prosperous one.

A. Baumgarten.—Wholesale and Retail Dealer in Boots and Shoes; 802 Genesee avenue; East Saginaw.—Mr. Baumgarten established this business four years ago, and being a gentleman of superior business attainments and experienced in mercantile pursuits, he has adopted methods in his business that commend him to the favor and patronage of the people of the Saginaws and the surrounding country, and to a large trade with lumbermen and others. He occupies a three-story brick building, 25x125 feet in dimensions, and carries a very large stock, filling two floors of the building and embracing in its selection every grade and quality of goods for ladies', men's, boys' and children's wear, farmers' and lumbermen's boots and shoes, leggins, slippers, rubber footwear, etc. Mr. Baumgarten is assisted in his business by three competent clerks, and is in every way equipped with all the necessary facilities for the conduct of the business upon an extensive scale, and he is prepared at all times to supply every description of goods in his line at wholesale or retail, affording to his customers superior inducements in quality and price, and dealing with all in a prompt and reliable manner.

Mrs. E. J. Selleck.—Millinery and Fancy Goods; 102 South Washington avenue, East Saginaw; and Court street, near Hamilton street, Saginaw City.—Mrs. Selleck established in business four years ago, originally locating on Court street near Hamilton street, in Saginaw City, and where she has carried on business with such signal success and with such high appreciation from the ladies of both the cities and their surroundings, that in the spring of the present year, in order to better accommodate her great and growing business on the east side of the river, she established the elegant millinery parlors she now occupies at 102 South Washington avenue, the second door from Genesee avenue and opposite the Bancroft House, where she is prepared to show a very fine stock of millinery goods, consisting of all the latest novelties of the season, both in the finest goods and the cheapest grades. The trimmed goods department is not excelled in its completeness and quality by any in the Valley, and as a consequence her establishments are in high favor

with the ladies of the Saginaws as well as in the surrounding towns and cities, and she has a large business with patrons in Bay City, St. Charles, St. Louis, Flint and other localities in Northeast Michigan. Mrs. Selleck is thoroughly practical and experienced in the business, in which she was engaged for fifteen years in Ohio prior to coming to Saginaw City. Ladies desiring anything in the way of trimmed millinery, plumes, birds, velvets, ribbons, silks and other trimming will do well to inspect the superior stock contained in Mrs. Selleck's establishment.

A. T. Bliss & Brother.—Manufacturers of Lumber, Lath, Shingles and Salt; Mills at Carrollton, Mich.; Office, corner of Hamilton and Ames streets: Saginaw City.—No two citizens of the Saginaws are better entitled to be regarded as thoroughly representative of its progress and its commercial and manufacturing importance than Col. A. T. Bliss and his brother, Dr. Lyman W. Bliss, each of whom is prominently identified with many of the most important business enterprises in the Valley. These gentlemen formed the firm of A. T. Bliss & Brother twenty years ago, and have since been steadily engaged as manufacturers of lumber, lath, shingles and salt, having large mills and extensive works at Carrollton. Their saw mill, which is one of the largest on the river, is equipped with a 500 horse-power engine, a battery of five large boilers, each 5 foot shell by 18 feet, and a smaller one of two boilers for the salt works. Among other machinery embraced in the plant is a Wickes new improved gang, a large circular, steam feed, edgers, trimmers, and all necessary machinery. The product of the mill amounts to 18,000,000 feet of lumber, from 10,000,000 to 20,000,000 staves, 60,000 sets of heading, 3,000,000 laths and 10,000,000 shingles. Adjacent to their mills they have six salt wells, the last one of which was bored last spring, and each of which is supplied with a pumping engine, and they have a very extensive salt block, and make about 55,000 barrels of salt annually. The mill and salt works with warehouses, store houses, barns, docks, piling grounds, etc., cover an area of about twenty-five acres of ground, in addition to which the firm cultivates a fine farm of about 350 acres. The firm formerly operated a mill at Zilwaukie, which was burned in 1886, and which was rebuilt. It is now operated by Messrs. J. W. and E. S. Bliss, sons of Dr. Lyman W. Bliss, the firm retaining an interest in the mill. The lumber operations of the firm of A. T. Bliss & Brother are chiefly carried on in Gladwin and Clare counties, where they run two camps of about fifty men each, and also lumber through five or six jobbers. The firm also owns large tracts of pine and farming lands in Isabella, Midland and Gladwin counties. In their Carrollton works they give employment to a force ranging from 100 to 125 men, and also utilize a number of horses in their business, and the lumber and lumber products of their mill find a ready market at Buffalo, Tonawanda, and in the principal towns in Ohio, Pennsylvania, Connecticut and all Eastern States. The salt manufactured by the firm is sold through the medium of the Michigan Salt Association. Both members of the firm are prominent in many ways, Col. Aaron T. Bliss being President of the Williams-Perrin Implement and Produce Company, President of the Bliss Lumber Company, President and Director of the Saginaw County Savings Bank, Director of the Citizens' National Bank, Director of The James Stewart Company, and otherwise concerned in important business enterprises. Dr. Lyman W. Bliss, in addition to his interest in this business, is of the firm of L. W. Bliss & Co., druggists, Bliss & Davis, physicians, President of The James Stewart Company, and largely interested in real estate and farming and other lands throughout this section. The operations of the firm are systematically conducted, and its reputation with the trade is second to none, its business methods throughout its long and honorable career having ever been characterized by uniform accuracy and reliability.

The Allington & Curtis Dust Separator Company.—Wellington R. Burt, President; Waldo A. Avery, Vice-President; George F. Cross, Treasurer; William E. Allington, Secretary; W. H. Curtis, General Agent; Franklin and Brady streets, East Saginaw.—This company was formed in 1886 for the purpose of manufacturing and selling perfected dust separators and furnace feeders for planing mills and all kinds of wood-working establishments. The excellence of the device is attested by the favor with which it has been received by a large number of manufacturers, the machines having been introduced into nearly all the large mills in the Saginaw Valley, and in a large number of others throughout the country. It is the only perfect dust separator on the market, advantage having been taken in its design of all the lessons of experience, and every defect attaching to other devices of the kind having been excluded from the mechanism of these machines. It is adapted for all planing mills and wood-working establishments where fans are used, operates with absolutely no back pressure on the fan, is constructed without the use of canvas, burlaps or any kind of combustible material, is built entirely of iron and is absolutely fire-proof. It is the only machine which separates fine dust from the air without producing back pressure on the fan and consequent loss of draught. It is unrivalled in the simplicity and efficiency of its mechanical operations, working automatically and requiring no attention, and operates without friction and consequent consumption of power by revolving shavings in small circles or against rough surfaces. As a furnace feeder the dust separating machine has no equal, depositing the dust and shavings directly into the furnace, with or without air, and without any back draught from the furnace. The company has recently erected new works, 60x120 feet in dimensions, completely equipped for carrying on the manufacture of these machines, and employing a force ranging from thirty to forty men, and turning out from ten to fifteen complete machines per week. The company also designs and constructs galvanized iron piping for use in factories and mills where exhaust fans are used, and is prepared to submit estimates and execute contracts for work of this character. The company is incorporated and one of large resources and abundant capital to protect any who have, or may in the future, purchase their machines, and furnish a bond to all users of their machines, guaranteeing title. The President of the company, Mr. Burt, is also President of the Michigan Salt Association, and connected with a large number of the leading business and financial enterprises of the State. Mr. Waldo A. Avery, Vice-President, is of the firm of Avery & Co., lumber and planing mills, and of McCausland & Co., wholesale grocers and dealers in lumbermen's supplies. Treasurer Cross, is President of the Cross, Gordon & Randall Lumber Co., Vice-President of the First National Bank of East Saginaw, President and Treasurer of the Standard Lumber Company, and otherwise prominently connected with large business interests; and Mr. Allington, the Secretary, is also Secretary and Manager of the Standard Lumber Co. Thus guided by successful business men, enjoying unsurpassed facilities and producing a machine of positive value and unequalled utility, the success already attained by the company is thoroughly merited, and doubtless permanent.

Schwemer & Witt.—Dealers in Dry Goods, Groceries, Crockery, Etc.; 601 and 603 Genesee avenue; East Saginaw.—This firm, of which Messrs. L. Schwemer and J. Witt are the individual members, was formed five years ago, and occupies a two-story building, 50x75 feet in dimensions, with a warehouse in the rear, 24x50 feet. Here with the assistance of eight competent employes, they carry on a large and steady business as dealers in every description of

dry goods, notions, etc., as well as a full line of crockery, glassware, etc. In addition to these lines, they are agents for the American and Union sewing machines, in which they do a large business, these machines being leading favorites throughout this section as a consequence of their great utility. They enjoy a large trade in the Saginaws, as well as considerable patronage from farmers throughout the adjoining country, and are justly popular as a result of the uniform fairness and accuracy of their dealings.

The Stenglein Manufacturing Company.—A. W. Anschutz, President, August Stenglein, Vice-President; John Stenglein, Treasurer; F. W. Sowatsky, Secretary, Manufacturers of Furniture; Corner of Water and Mackinaw streets, Saginaw City.—This prominent and thriving manufacturing enterprise was established in 1881 by the firm of Stenglein, Anschutz & Co., by whom it was conducted until the incorporation in 1886 of the present company, which has a paid up capital of \$20,000. Their factory is a handsome and well appointed three-story brick structure, 75x60 feet in dimensions, and with the adjoining office and grounds, their premises cover an area of 100x60 feet. The factory is completely equipped with all the requisite machinery and appliances adapted to the business, propelled by a 36 horse-power engine, and employment is given to a force ranging from twenty-five to thirty skilled employes in the manufacture of furniture, including bed-room furniture of all grades, center and fancy tables, and the Flint patent folding chair, a device which has attained a merited celebrity and a trade extending to all parts of the United States, while in their other lines the firm enjoys a patronage covering the Saginaw Valley in its entirety, and a considerable trade throughout the Northern Peninsula. All the operations of the factory are conducted upon a perfect system, which conduces to the maintenance of the high standard for which its products are famous, and the business methods of the management of the company's affairs are based upon accuracy and reliability, and as a consequence the company enjoys in a high degree the favor of the trade and the volume of its sales increases from year to year.

William Williamson.—Established 1863; Machine Shop, Steam Fitting, General Blacksmithing and Wagon Making; also Dealer in New and Second Hand Machinery; corner of Saginaw and Mackinaw streets, East Saginaw.—Mr. Williamson came to East Saginaw in 1863, and began his apprenticeship with his brother, Henry Williamson, and remained in his employ for six and one-half years, when he bought out his brother and took charge of the business himself. In 1872 he erected a two-story brick building, 32x60 feet, to which he made an addition 30x60 feet. Of the first named building the first floor is utilized as a machine shop, and is equipped with one lathe, 25-foot bed and 38-inch swing, one with 14-foot bed and 22-inch swing, and another with 7-foot bed and 14-inch swing; one 10-foot bed by 24x26-inch New Haven planer, one pipe-cutting machine, and a complete outfit of tools needed to carry on the business. Here also he carries a complete stock of pipe; and on the second floor is a complete stock of valves and fittings. In the addition is located the blacksmith shop, with three fires, run by fan blast; also, one bolt-cutting machine, shears, punching and drilling machines, and a complete outfit of tools for doing all kinds of mill and salt well work and general blacksmithing. About twenty-five feet west of the blacksmith shop is a two-story wagon shop, 20x60 feet in dimensions, for which it has a full line of machinery, operated by power transmitted by wire cable from the machine shop. About thirty feet north of the machine shop is a warehouse, 30x75 feet in dimensions. A specialty is made of mill and salt well work, and carts, wagons, etc., are made to order, and all kinds of wagon

work is done and repairing promptly attended to. Mr. Williamson is prepared to do every kind of pipe fitting to order in the most skillful and workmanlike manner, and in all lines the work of the establishment is not surpassed by that of any other in the Valley. A force of skilled workmen is employed, and all orders are promptly and satisfactorily filled, close attention to all the details of the business and reliability in every particular having secured for Mr. Williamson a merited and steadily growing prosperity.

Keeler & Hogeboom.—Druggists; Court street, corner of Washington street, Saginaw City.—The popular and prosperous drug firm of Keeler & Hogeboom is composed of Messrs. W. H. Keeler and John G. Hogeboom, and was formed in 1879. Their handsomely appointed and well equipped store is eligibly located at the northeast corner of Court and Washington streets, and is completely stocked with a full assortment of all standard drugs and chemicals, all approved proprietary medicines and a specially fine selection of toilet articles, perfumery, fancy goods, druggists' sundries, etc. Both of the members of the firm are educated and practical pharmacists, and their store enjoys a superior reputation for the careful and accurate manner in which prescriptions are compounded from the best and purest materials, and they do a large trade in all the branches usually conducted by a first-class drug establishment. The business has steadily increased in volume from year to year from its inception to the present time, and the accurate and reliable business methods of the members of the firm, and their constant endeavors to give satisfaction to their customers have combined to give the establishment a popularity which is not exceeded by that of any firm in the line in the Valley.

R. S. Stewart.—The Grocer; 518 Genesee avenue; East Saginaw.—This business was established twelve years ago by the firm of Stewart Brothers, by whom it was conducted until two years ago, since which time Mr. R. S. Stewart has carried on the business as sole proprietor. He occupies the entire building, 25x100 feet in dimensions, at 518 Genesee avenue, where he carries full stocks and completely assorted lines of everything in staple and fancy groceries, grocers' sundries and canned goods of every description, and all fruits and vegetables in season. Great care is taken by Mr. Stewart in the selection of his stock so as to secure at all times the best and freshest goods, and by uniform promptness and accuracy in all his dealings he has built up a large trade in the Saginaws, as well as a considerable trade from the surrounding country. The close attention paid by him to all the details of the business has secured for his establishment a merited popularity.

Rust Brothers & Co.—Manufacturers of Lumber, Lath and Salt; Mills at South Saginaw and Bay City; Office, Court street, between Hamilton and Water streets, Saginaw City.—One of the oldest and best known of the lumber manufacturing concerns of the Saginaw Valley, is that now conducted under the name of Rust Brothers & Co., and operating mills at South Saginaw and Bay City. The South Saginaw mill began operations in 1863, then being conducted by the firm of Rust & Ingeldaw, the firm becoming Rust Brothers & Co. in 1881. The Bay City mill was started in 1864 under the proprietorship of the firm of A. Rust & Co., in 1878 changing to A. Rust & Brothers, and in 1883 to Rust Brothers & Co. The members of this firm are Mr. John F. Rust, of Cleveland, O., and Messrs. Amasa and Charles A. Rust, of Saginaw City. The South Saginaw mill has three engines of 80, 50 and 30 horsepower respectively, a battery of four boilers of 5½ foot shell by 16 feet, and another of three boilers, 5 by 16, from which are run a powerful engine feed, gang and circular, edgers, trimmers and all requisite machinery and appliances, including all the latest improvements and most modern and labor saving in-

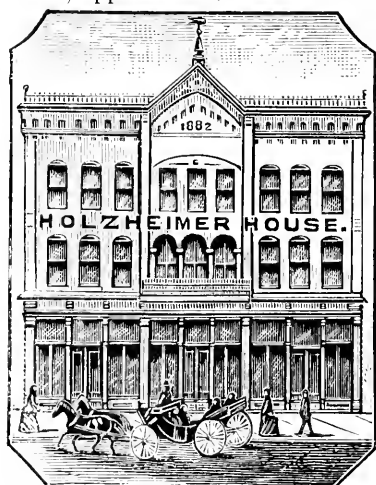
ventions. This mill cuts from 12,000,000 to 14,000,000 feet of lumber, makes 50,000 sets of heading and from 1,100,000 to 1,200,000 staves and 1,800,000 lath per annum. Adjacent to the mill are located the five salt wells and a large salt block belonging to the firm, and producing about 35,000 barrels of salt annually. Convenient and well located docks, ample trainways and extensive piling grounds make out the remainder of the premises of the firm, embracing an area of about thirty acres. The Bay City mill has three engines of 80, 50 and 40 horse-power respectively, a battery of five boilers, 5x16, a powerful gang steam feed and circular, and all necessary plant and equipment of the most improved character. The cut of this mill will average about 15,000,000 feet for the season, and about 25,000 laths per day for the same period, embracing about 150 days. In connection with this mill the firm have four salt wells and drill houses, each with pumping engines, and make from 35,000 to 40,000 barrels of salt, which they ship in bulk through the medium of the Michigan Salt Association. In connection with these premises also, the firm have a large salt block, spacious warehouses, piling grounds, docks, etc., covering in all some twenty acres. At the South Saginaw mill a force of 100 hands and fourteen horses is employed, and 110 hands and a number of horses are utilized in the works at Bay City. The firm has a large trade, the market for its product being found principally in Ohio, New York and the Eastern States, and the salt all being sold through the medium of the Michigan Salt Association. The great extent of the facilities of the firm, the superior character of the product and the uniformly reliable methods upon which its business is conducted, have secured it a prominence second to none in the country, and the firm has ample resources, and in addition to its lumber and salt business, also has a large farm at Green Point, while its individual members are largely interested in other important industries. Mr. Amasa Rust, of this firm, is of the firm of Rust, Eaton & Co., engaged in a similar business; of Butman & Rust, who have mills and salt works at Bay City, and of Burrows & Rust, dealers in lands, lumber, etc. The business is conducted upon perfect and accurate system, and the enterprise forms one of the most gratifying examples of success among the industries of the Saginaws.

A. W. S. Calderwood—Dealer in Dry Goods, Notions, Clothing, Etc.; 2704 South Washington avenue, South Saginaw.—Mr. Calderwood has been engaged in this business for the past fifteen years, during which time he has conducted his affairs so as to secure a merited reputation as one of the leading business men of the south end. He occupies premises 30x125 feet in dimensions, has two salesmen, and carries large and complete stocks of everything in the line of dry goods, notions, clothing, oil-cloth, table linen, hosiery, gents' furnishing goods, etc. He formerly carried a stock of millinery in this store, but the demand for more room, caused by the steady increase of his trade, led him to remove this department to premises opposite at 2705 South Washington avenue, 25x125 feet in dimensions, where a thriving millinery business is conducted by Mrs. Calderwood, carrying a full line of hats and bonnets, trimmed and untrimmed, ribbons, trimming, feathers, ladies' underwear, hosiery, etc., and full lines of silks, velvets and fancy goods of all kinds. The trade of each of these establishments is steadily increasing, as the result of the careful selection of the stock, so as to secure at all times the best and most popular goods, and the uniformly correct and accommodating methods of Mr. and Mrs. Calderwood in their relations with their customers.

R. J. Birney.—Dealer in Drugs, Medicines, Chemicals, Etc.; corner of Court and Hamilton streets, Saginaw City.—The eligibly located stand at the corner of Court and Hamilton streets has been conducted as a drug store for

the past thirteen years, the business originally having been conducted by Mr. William Moll, who was succeeded by Mr. D. C. Clark, followed by Sumner & Wisner, then early in 1886 the firm of Birney & Wisner, and since July, 1886, having been conducted by Mr. Birney alone. The premises occupied by the business have a 25-foot frontage on Court street by a depth of 125 feet on North Hamilton street, with a laboratory at the side, 25x60 feet, and the main floor and basement are utilized for the purposes of the business. A large wholesale and fresh stock is carried embracing everything in the line of drugs, chemicals, a full line of perfumes and toilet goods, a complete stock of the best makes of trusses and supporters and a specially fine and carefully selected stock of pure wines and liquors for medicinal uses. The services of five competent clerks and assistants are engaged in the business, which is very large and embraces in addition to a heavy patronage from the citizens of the Saginaws and vicinity, a considerable jobbing trade throughout Northern and Western Michigan. Mr. Birney is a skillful and educated pharmacist, and brings to the prosecution of the business an accurate knowledge of its details and an active and careful supervision of its transactions which have secured for the establishment a first-class reputation for the accuracy of the methods upon which the business is conducted. Prescriptions are carefully compounded from the best materials, and every department of a first-class drug establishment is attended to. In addition to this house Mr. Birney has a prosperous branch store at 415 Genesee avenue at the end of the bridge on the west side of the Saginaw River. He manufactures his own extracts and a number of specialties of high repute, and his stock is at all times kept well assorted both in quantity and quality. Correct in all his dealings, Mr. Birney has enjoyed a steady expansion in his business from his first connection with it to the present time.

Holzheimer House.—C. F. Holzheimer, Proprietor; 508-512 Potter street, opposite F. & P. M. Passenger Depot, East Saginaw.—Mr. Holzheimer



established himself in this business in 1882, since which time, by the superior character of the accommodations afforded by his establishment, he has secured a prominent place in the favor of the citizens of Saginaw and the traveling public. The hotel comprises a new brick building, three stories in height, and contains forty-seven well furnished and neatly kept rooms for the accommodation of its guests, including bed rooms, parlors, etc. The rates of the hotel are \$1.00 per day, and the accommodations offered by the establishment are of a character not surpassed, if equalled, by any house with the same rates in the State. Mr. Holzheimer carefully supervises all the departments of his business for the purpose of securing the satisfaction of his guests, furnishes his table with a plentiful supply of good, well cooked and well served viands, and those who have once patronized the hotel usually return to it upon a second visit. Mr. Holzheimer is a native of Germany, but came when a small child to this country, his parents engaging in farming in Niagara county, N. Y., until 1865, when they removed to Ottawa county, Mich. Mr. Holzheimer served throughout the entire War of

the Rebellion in the 28th Regiment of New York Volunteers and the 2nd New York Mounted Rifles, and was honorably discharged after good service in 1865. He is a gentleman of thoroughly accurate and reliable business methods, and enjoys the general respect as a substantial and worthy citizen.

Butman & Rust.—Manufacturers of Lumber and Salt : Mills at Bay City ; Office at Saginaw City.—One of the oldest, best known and most prosperous of the manufacturing firms of the Saginaw Valley, is that of Butman & Rust, of which Messrs. Myron Butman and Amasa Rust are the individual members, and which was formed in 1865. They own and operate a saw mill at Bay City, 120x150 feet in dimensions, with a large and complete equipment of all the latest and most improved machinery and appliances adapted to lumber manufacture, including a battery of seven large boilers, as well as another boiler outside, for the purpose of running their salt block, five powerful engines running a Wickes Brothers' gang, a large circular, trimmers, edgers, butting saws, etc. In addition to the mill, the firm has three salt wells and drill houses and a salt block with an extensive boom, docks on three sides, an outside dock, inside dock, slip dock and mill dock, giving pilage for 5,000,000 feet of lumber, all covering several acres. The annual product of the mill amounts to 12,000,000 feet of lumber and 3,000,000 laths, in addition to which the firm have from 3,000,000 to 3,500,000 shingles made for them. They also produce about 25,000 barrels of salt, which they ship in bulk to the association, and therefore make no barrel stock. Their store-house adjoining their salt block has a capacity for holding 15,000 barrels of salt in bulk, and the firm lumbers in Gladwin county, running two camps of about forty men each and about twenty teams. In Gladwin county the firm owns a farm of 500 acres, and also owns pine and farm lands in large quantities throughout Roscommon, Gladwin, Isabella, Midland, Gratiot and Saginaw counties. At the mill and salt works employment is given to a force ranging from eighty to one hundred hands, and the product of the mill, which is of the best quality, finds a ready market in Ohio and all eastern cities. Mr. Butman, of this firm, is a native of Milan, O., where he was born in 1825. He was educated at Huron Institute, Erie county, O., and came to Saginaw in 1855, having previously entered some 4,000 acres of fine timber lands in this vicinity, and he has been a heavy dealer in timber lands from that time to the present. Mr. Amasa Rust, of the firm, is well known as a leading operator in lumber, logs and pine lands, and a member of the firms of Rust, Eaton & Co., Burrows & Rust and Rust Brothers & Co., and other important business enterprises. Thus managed with perfect system in the conduct of the business, and a reputation surpassed by none, this firm has achieved a position of distinction among the leading and most prosperous of the great industries of the Saginaw Valley.

Charles Lee.—Manufacturer of Sash, Doors, Blinds, Flooring, Etc. ; 634 South Water street, corner of Hoyt street, East Saginaw.—Mr. Lee has been engaged in the lumber business ever since he established this enterprise in 1863, and is properly regarded as one of the successful manufacturers of the Saginaw Valley. He has a large saw mill, boom and blocks of lumber six piles deep on the river bank. His planing mill and sash, door and blind factory occupy a two-story building 150x180 feet in dimensions across the street from the saw mill, and the mills and lumber yards cover twenty-two lots. The planing mill and sash, door and blind factory take a large portion of the cut of the saw mill, the lumber being kiln dried, worked up and sold in the manufactured state. Both mills are fitted up with all the most modern and improved plant and machinery adapted to the requirements of the business. The saw mill erected in 1882, and the planing mill, which was originally a saw mill,

was remodeled and improved in 1876. Employment is given to a force of sixty-five hands, and the mills enjoy unsurpassed shipping and receiving facilities by rail and river, the railroad tracks passing between the saw mill and the planing mill. The annual cut amounts to about 4,000,000 feet, and a stock of about 3,000,000 feet is carried on hand. He has at all times a complete assortment of roughed and dressed lumber of all dimensions, and a very large stock of sash, doors, blinds, ceiling, siding and lath. He does a large business, his product being shipped to towns in Ohio, New York, Pennsylvania, and all East, as well as a considerable trade with Chicago. His facilities are unsurpassed, and his reputation the highest, all his dealings being characterized by uniform fairness, promptness and accuracy.

Charles Rimmele & Brother.—Dealers in Groceries, Provisions and Produce: No. 132 North Hamilton street, Saginaw City; telephone No. 905.—This firm was formed in May, 1886, succeeding Mr. William Moyer, who had been established for sixteen years. The firm occupies the main floor and basement, 25x100 feet in dimensions, where they carry large and thoroughly diversified stocks of everything in the line of staple and fancy groceries, provisions of every description and all kinds of produce, giving employment to three competent clerks, and having a large trade with the citizens of the Saginaws, as well as a considerable patronage from farmers and others in the surrounding country. The goods carried by the firm are selected with great care from the freshest and best stock, and the quality of the goods, combined with the uniformly accurate and prompt methods of the firm, have secured for them a first-class reputation. The members of the firm are Messrs. Leopold and Charles Rimmele, both of whom are thoroughly practical merchants, and closely supervise every detail of the business, basing their claims to success upon the merit of their stock and the uniform reliability of their transactions.

Saginaw Beef Company.—L. Cornwell, Proprietor; Wholesale Dealer in Swift's Choice Chicago Dressed Beef, Live Stock, Dressed Hogs, Mutton, Smoked Meats, Etc.; Corner of Potter and Third streets, East Saginaw.—This business, which represents a large and important industry, was established in 1883, Mr. Cornwell having a half interest in the business, and the other half being owned by Messrs. G. L., G. F. and E. F. Swift, of Chicago. Two years ago Mr. Cornwell acquired the entire business, which he still conducts under the old name. Mr. Cornwell, who has been in the live stock business from his boyhood to the present time, is thoroughly practical and experienced in all departments of the business in which he is engaged, and possesses the best facilities for the supply of every description of goods in his line to the trade throughout the Saginaw Valley and Northern Michigan. The premises occupied by him in this city embrace a building, 35x125 feet in dimensions, the front part of which, 30x40 feet, is used as office and sales rooms, with an overhead scale and track. In the rear of this is the cooling room, 35x70 feet in dimensions, with overhead railway, from which hang hooks with wheels. These railways lead from the cooling room to a room in the rear, 15x35 feet, at the end of which the loaded cars come, and these empty their loads on to the hooks, which are then run directly into the cooling room and store room, over which a large supply of ice is deposited. Mr. Cornwell has 1,800 acres at Mt. Morris, Mich., which is his home, and where he has a large stock of about 3,000 sheep and 300 cattle, and is a large dealer in live stock, doing a considerable business, shipping to Buffalo and other eastern points. In addition to this establishment Mr. Cornwell also conducts a similar business at Bay City, under the name of the Bay City Beef Company. His business is very large, and he has agents visiting different points in Northern Michigan taking

orders for goods in his line. The dressed beef handled at the establishment is of the best quality, being the product of the celebrated packing houses of Swift & Co., of Chicago, and of this he sells about 300 head per week, as well as an average of 300 hogs and 125 sheep. Mr. Cornwell is a gentleman of large resources, and the unsurpassed facilities possessed by him for supplying goods in his line, the thorough accuracy of his business methods and his promptness in filling orders have caused the volume of his transactions to steadily increase from year to year.

James S. Smart, Jr. & Co.—Manufacturing Confectioners, and Jobbers in Oysters, Fruits and Canned Goods: 133 North Franklin street, East



Saginaw.—A prominent addition to the larger business houses of the Saginaws was made in the formation a year ago of the firm of James S. Smart, Jr. & Co., of which Mr. James S. Smart is the active member, and Mr. Gilbert W. Lee, head of the well-known Detroit firm of the D. D. Mallory Co., is a special partner. Prior to establishing this business Mr. Smart had been for a number of years a member of the prominent wholesale grocery firm of Symons, Smart & Co. The firm occupies a handsome and commodious three-story and basement building, 35x120 feet in dimensions, adapted in every way to the purposes of the business, and equipped with all the necessary machinery and plant for the manufacture of confectionery, and employment is given to a force of twenty skilled and competent workmen and assistants, while three traveling salesmen represent the firm in its trade territory, embracing the country from Flint to Manistee and Cheboygan, points on the Flint & Pere Marquette railroad, Alpena, and all along the shore; in fact, all the northern portion of Michigan. They manufacture all kinds of candies and confections, and in addition are large jobbers in oysters, fruits and canned goods of every description, in

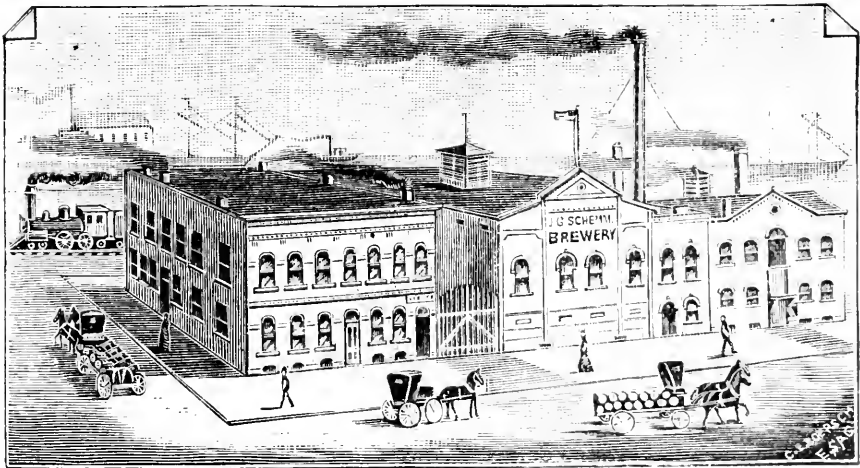
which their stock is unsurpassed in quality, and in steadily growing demand by the trade. The inception of the business has been marked by a gratifying success, and the superior reputation held by the members of the firm with the trade, its first-class facilities and the promptness and accuracy of the methods upon which its business is conducted, will doubtless secure for it a still greater increase in the volume of its business.

J. H. Benjamin.—Wholesale Manufacturer of Concord Buggies ; 318, 320 and 322 Hamilton street, Saginaw City.—Mr. Benjamin established this business in 1870, since which time his trade has grown, and he has steadily increased his facilities until he now has one of the most completely equipped establishments of the kind in the State. He occupies a two-story brick building, 75x100 feet in dimensions, and gives employment to a force ranging from ten to fifteen men in the manufacture of everything in the carriage-making and blacksmithing line, except horseshoeing, and enjoys an unsurpassed reputation for the great superiority of all the work produced at his establishment. He makes a specialty of the manufacture of Concord buggies, in which his trade is not confined to local bounds, but extends to all parts of the country ; he having sent his Concord buggies as far west as California, south to Florida and east to New Jersey. In his general line of wagons, carriages, etc., he does a large business with the people of the Saginaw Valley and the Northern Peninsula, and is at all times kept busy, owing to the high reputation which he has built up for uniformly reliable and superior work. He is prepared to fill all orders for every description of work in his line with accuracy and despatch, and closely supervises all the details of his business, so as to maintain intact the high repute which good work and honorable dealings have secured for him.

Linton Manufacturing Co.—Aaron Linton, President ; Amasa Rust, Vice President ; W. S. Linton, Treasurer ; C. E. Linton, Secretary ; Wholesale Dealers in and Manufacturers of Lumber, Salt and Packing Boxes ; Jefferson street, near Washington avenue, East Saginaw.—Mr. Aaron Linton has long been identified with the lumber manufacturing industry of the Saginaws, having originally come to this city in 1858, from which time until 1870 he held the position of foreman in Curtis & King's saw mill, and in 1870 started in business for himself, building a large saw mill on the F. & P. M. Railroad, which he conducted for three years, at the end of which time the mill was destroyed by fire. He then returned to Saginaw City and built a planing mill, which was burned six years afterward, but which was immediately rebuilt, Mr. Linton associating with himself his sons, William S. and Charles E. Linton, under the firm name of A. Linton & Sons. They conducted a prosperous business until May 28, of the present year, when again their property was destroyed by fire. After this a site was purchased in the Fifth Ward, covering ten acres near the old race track, bounded on the east by Jefferson street, north by the St. Clair branch of the F. & P. M. R. R., Washington avenue being near by on the west, and on the south the Toledo, Saginaw & Mackinaw Railroad now in course of construction. The present company was incorporated in August with a capital stock of \$50,000, and the mill and other buildings erected. The main building is a two-story structure, 58x160 feet in dimensions, with a detached brick building, 22 feet to the east of it and 44x58 feet in area, which is utilized for a boiler and engine room. Just north of the mill is a steam salt block, 48x172 feet in dimensions, and a drill house. The mill is completely equipped with all the most highly improved machinery and appliances adapted to the manufacture of rough and dressed lumber and box shooks, including one engine of 175 horse-power ; two boilers, 5½x17 ; two of S. A. Wood's 14-inch fast feed planers ; two flooring machines ; one 27-inch

double surfacer and matcher; one 10-inch moulder; two pony planers; one Joslin segment saw, 50-inch; one 36-inch Benjamin & Fischer re-saw; one Williamsport gang edger; one S. A. Wood power feed rip saw; one Wright's automatic cut-off saw; one combination cut off and rip saw; four saw tables, with 14x16 inch saws for cutting boxes, and two rip saws. The upper floor, which is devoted to the manufacture of box shooks, is equipped with all the special machinery adapted to that branch of manufacture. The planing capacity of the mill is 125,000 feet per day, and that for the manufacture of boxes from 60,000 to 70,000 per week. Employment is given throughout the year to a force of 100 workmen and the firm does a large business, appropriate to the extent of its facilities and resources. The great soap manufacturing firm of Proctor & Gamble, of Cincinnati, are stockholders in the company, and the soap boxes used by the firm are manufactured by this company. The salt product of the company has been all contracted for, and therefore does not go on the market. Mr. Aaron Linton, President of the company, is thoroughly experienced in all the departments of the business of lumber manufacture, in which he has been engaged for over thirty years, and Mr. Amasa Rust, Vice-President, is well known as one of the most prominent lumber manufacturers and owners of pine lands in the State. Mr. W. S. Linton, Treasurer of the company, is a prominent and popular citizen, and has served two terms of two years each as Alderman from the Seventh Ward, and last fall was elected as a Representative of the State Legislature from the Second District on the Republican ticket, and served this constituency with honor and efficiency. Mr. Charles E. Linton, Secretary of the company, has had a complete business training, and his attainments are such as to fit him for the duties of the position which he fills. These gentlemen, with Messrs. C. A. Rust, of Saginaw, and J. W. Donnelly, of Cincinnati, form the Board of Directors. The firm has a substantial standing, starting out with every prerequisite to success, and the merit of its product and systematic methods upon which its business is conducted will doubtless secure the prosperity of the enterprise.

John G. Schemm.—Brewer and Bottler of Lager Beer and Manufacturer of Ginger Ale, Etc.; North Hamilton street, Saginaw City.—This is an



old established and well-known brewery, having been started in 1866 by the firm of Schemm & Gruhler. In 1869 Charles Schoenheit bought the interest

of Mr. Gruhler, and the firm became Schemm and Schoenheit, and as such was conducted until 1881, since which time Mr. John G. Schemm has conducted it as sole proprietor. Great improvements and additions have been made to the brewery from time to time, and as now conducted it comprises a three-story building, 130x100 feet in dimensions, with bottling works and office 30x100 feet, all of white brick. The brewery is completely equipped with all the modern plant and appliances adapted to the business, and contains three large and well built cellars, large grain storage and malt rooms, dry kilns, etc. Nothing but hops and malt is used in the manufacture of the superior beer produced at this establishment, and which enjoys the favor of consumers, on account of its uniform purity and excellence, and the 7,000 barrels of the product annually produced at the establishment is all required by the local demand. Up to the present Mr. Schemm has used ice for refrigerating purposes, but as that takes up too much room, it is his intention to put in a refrigerating machine, which will give him enlarged space and afford him an opportunity to increase his capacity. Fifteen hands are employed and eight horses utilized in the business, and Mr. Schemm, who is a thoroughly practical and experienced brewer, enjoys the prosperity which comes from a superior quality of goods, and uniform reliability of business conduct.

Brand & Hardin.—Manufacturers of Roller Process Flour; also Manufacturers of Shingles and Salt; Corner of Water and Mackinaw Streets, Saginaw City.—This well known and prosperous firm was originally established in 1879, the members being Messrs. J. F. Brand and A. C. Hardin. They occupy a spacious and complete flour mill, four stories high, and 80x100 feet in dimensions, in which they have all the necessary machinery and appliances for the manufacture of flour of superior quality by the roller process, and have recently made an addition for a feed mill, into which they are now putting a complete outfit of roller process machinery. The flour mill has a capacity for the manufacture of 200 barrels of flour daily, and the firm have a salt block adjoining, with a capacity for the manufacture of 13,000 barrels per annum, and a shingle mill in the rear of these premises, in which they cut 3,000,000 shingles per season. Their whole premises cover an area of 150x225 feet, fronting on the railroad tracks of the Michigan Central Railroad, and running back to complete docks on the river front. The firm have four engines, 75, 35, 25 and 15 horse power, respectively, using two large boilers, and making salt from exhaust steam, thereby securing great economy in the expense of their salt manufacture. In their flour mill a force of eighteen men and three horses are employed, and they have twenty-five men employed in their shingle mill and salt works. The trade of the firm is very large, and so celebrated are their brands of "Gold Medal," "O. K. Roller Patent," "Standard" and "Puritan," that the local demand, and that of the northern portion of Michigan, calls for their entire product. In shingles their trade is mainly in the States of Ohio and New York, while their salt is sold through the medium of the Michigan Salt Association. Messrs. Brand & Hardin are energetic business men, thoroughly understanding all the departments of the business in which they are engaged, and supervising all its operations with good judgment, dealing with the trade upon fair and accurate methods, which have secured for them a high place and a constantly growing trade and prosperity.

Singer Manufacturing Company.—J. O. Charlebois, Agent; 512 Genesee avenue, East Saginaw.—The unequalled extent of the operations of the Singer Sewing Machine Company, the large amount of its output, the great volume of its sales and the undiminished popularity of its machines render this corporation the most important of all those engaged in the manufacture

of sewing machines. The trade of the company extends to all parts of the civilized world, and agencies are maintained in all the principal cities of the United States and Canada, as well as in Europe and Austrasia. In East Saginaw the Singer Manufacturing Company has had an office for over twenty years, and this office has, since March last, been in the experienced charge of Mr. J. O. Charlebois, who came to this city from Traverse City, where he had been engaged as agent for this company, prior to which he was similarly engaged at Muskegon, Mich. The Singer machine has always kept ahead of its competitors by being the first to introduce valuable improvements in mechanism, and the new Singer machine is to-day in the lead, and unsurpassed in its perfect adaptation to all domestic uses to which a sewing machine can be put. The East Saginaw business of the company covers some twenty-nine counties along the Michigan Central and Lake Shore, and also extends in the Upper Peninsula to the Sault and Schoolcraft County. Employment is given in this district to a force of sixty salesmen and assistants, and from 2,500 to 3,000 machines per year are sold from this office. The business of the branch is prospering under the careful and efficient management of Mr. Charlebois, whose close attention to the interests of his principals and zeal in making known the merits of these machines has resulted in a largely accelerated trade in the territory assigned to his charge.

Kimball & Merriam.—Lumber Dealers : Office and Yard, 1901 South Hamilton street, Saginaw City.—This firm, of which Messrs. R. Kimball and N. Merriam are the individual members, was established three years ago, since which time they have enjoyed a large and steadily growing trade as dealers in every kind of rough and dressed lumber, which they purchase on the docks from local manufactures, and in which they do a large trade, handling about 12,000,000 feet per annum, and shipping to all eastern and southern and some western markets in car load lots. The firm has conveniently arranged and commodious yards covering eight blocks, located on both the Michigan Central and Flint & Pere Marquette railroads, with railroad tracks throughout the premises, giving them unsurpassed facilities for the receipt, handling and shipment of lumber of every description. They carry very large stocks of lumber of all lengths and dimensions in their yard, and give employment to a force ranging from thirty to forty men. Both members of the firm have long been connected with the lumber interests of the Valley, and by uniformly correct and reliable business methods, have commended themselves to the favor of the trade throughout the country, and have prospered to a gratifying degree in their enterprise.

Ernst Wilke.—Flint & Pere Marquette Meat Market ; Fresh and Salt Meats, Sausages, Etc.; 504 Potter street, East Saginaw.—This business was established six years ago by Mr. Wilke. The premises occupied by the store embrace a handsome two-story brick building, 35x75 feet in dimensions, in which is an ice chest in the rear, 20x20 feet. Here is carried at all times a large stock and complete assortment of the best quality of goods in the lines of fresh and salt meats of every description, all kinds of sausages, turkeys, chickens, etc., and the careful selection made of the stock, and the thorough correctness and reliability of all the dealings of Mr. Wilke have secured for his store a prominent place in the confidence of the people of the city, and he does a large and steadily growing business. The premises are well equipped, and Mr. Wilke, who is thoroughly acquainted with all the details of the business and supervises them with a steady endeavor to satisfy his customers, is enjoying a thriving trade, which he has fairly earned by close attention to

business. He renders his own lard and dresses all meats, etc., that are used to supply his trade, and he contemplates adding in a short time a large power sausage machine with a capacity of over two thousand pounds per day.

Avery & Co..—Manufacturers of and Dealers in Rough and Dressed Lumber, Lath, Shingles, Etc.; Hayden street, corner of Franklin street, East Saginaw.—This prominent manufacturing establishment was started six years ago by the firm of Cooper & Avery, by whom it was conducted until two years ago, since which time Mr. Waldo O. Avery has been the sole proprietor. The main yard and mill occupies Hayden street from Franklin to Cass street, about 220 feet deep. The planing mill and sash, door and blind factory occupies a brick structure, three stories high, and 120x50 feet in dimensions, with an engine and boiler house extension, 50x60 feet, and conveniently located with railroad tracks on both sides, facilitating the handling and shipment of raw material and manufactured product. On the premises is a large shed for the storage of fine dressed lumber, 210x25 feet in dimensions. The works are equipped with all the latest and most highly improved machinery adapted to the business, and in them is dressed 10,000,000 feet of lumber per annum. The firm keeps on hand at all times a large supply and complete assortment, in all dimensions, of rough and dressed lumber, lath, shingles, flooring, siding, ceiling, mouldings, sash, doors, stair work, frames, etc. A force of sixty hands is employed, and the product of the works is noted for its superior quality, which has secured for it a trade covering all points east and south, the product being shipped over the Michigan Central and Flint & Pere Marquette railroads. Perfect system is maintained in all the operations of the business, the manufacturing departments being under the practical and experienced supervision of Mr. W. T. Cooper as general superintendent. Mr. Avery is one of the leading business men of the city, and in addition to the proprietorship of this business, is a member of the prominent firm of McCausland & Co., wholesale grocers and proprietors of the Valley Spice Mills. He justly enjoys the approval and patronage of the trade as a result of uniform accuracy in his business methods, and has earned a great and steadily growing success.

Wickes Brothers.—Manufacturers of the Celebrated Wickes Gang, and All Kinds of Heavy Mill Machinery; 512 North Water street, East Saginaw.—This prominent and representative firm was originally established in 1860 by Messrs. Henry D. and Edward N. Wickes, who were later joined by Messrs. Harry T. and William J. Wickes, these four gentlemen now composing the firm. Their machine shop is 130x50 feet in dimensions, with an L 60x70 feet. It is completely outfitted with all the latest and most improved machinery adapted to the business, including twelve lathes, the largest of which will take a 28-foot shaft, a boring mill with a 78-inch wheel, ten large planers, hanging and rotary drills, swinging tables, stationary and traveling cranes, etc. Their foundry, which is a continuation of the L, is 60x80 feet in dimensions, and has the largest cupola in the State, holding eight tons. Their pattern shop, in which they carry a large and complete stock of patterns, is a two-story building, 50x75 feet, and their offices and mill supply department occupy a two-story building, 65x50 feet, with a large warehouse and shipping department in the rear. Here they deal in and carry large stocks and full lines of everything in mill supplies, wrought iron pipe fittings for steam, gas and water, belting, packing, steam pumps, governors, inspirators and all steam heating apparatus. Their works, with a large yard in the center, cover about a block, and they have an extra warehouse for surplus stock further up the street. Employment is given to a force of one hundred hands, and in their works they manufacture all kinds of heavy mill machinery, making a specialty of the Wickes' Improved

Iron Frame Gang Mill, which is so designed and proportioned as to insure durable and continued movement at the highest speed, safely increasing the quantity and improving the quality of work done, and admitting at the same time of the use of thinner saws and the carrying of heavier feed than is practical in other machines. This mill has obtained the approval of lumber manufacturers in all parts of the Union and Canada where lumber is cut, and occasional orders are also received from foreign countries. Over 300 of these mills are now in use, and the firm enjoys a constantly growing patronage as the merits of their mills become known over a wider range. All the operations of the works are conducted upon perfect and accurate system, and the firm enjoys the approval of the trade, as a result both of the merit of their work and the reliable methods upon which their dealings are conducted.

Eaton, Potter & Co.—Manufacturers, and Wholesale and Retail Dealers in Lumber, Lath and Salt; Mill at foot of Center street, South Saginaw; Office, Hamilton street, Saginaw City.—No names are more prominently connected with the development of the lumber industry of the Saginaw Valley than those of the gentlemen composing this firm, including Messrs. D. L. C. Eaton, Fred. H. Potter, George L. Burrows and L. Burrows. The business now conducted by this firm is an old one, having been originally founded by Mr. John Gallagher, who built the original mill in 1853, and who cut in that year 1,500,000 feet of lumber. The premises were acquired by the present firm in 1873, since which time vast additions and great improvements have been made to the area of the premises, the building and plant, and they now occupy as a mill building a two-story structure, 100x150 feet in dimensions, completely equipped with all the latest and most highly improved machinery and appliances adapted to the requirements of the business, including two engines, 18x20 and 18x30 respectively, six boilers, 5x16 each, and all the necessary saw mill machinery for the production of lumber upon the most modern principles; each device for expediting the operations, improving the product or facilitating the work of manufacture being employed. In addition to the lumber manufacturing plant, the firm have complete salt works, salt block, drill house, etc., and have an annual product of 17,000 barrels, while their lumber product will amount to about 15,000,000 feet of lumber, 1,000,000 laths, 800,000 staves, 500,000 sets of heading and a large quantity of pickets, etc. The capacity of the mill is for 90,000 feet of lumber per day. Employment is given to a force of seventy-five workmen, and the lumber product is sold to all markets of the East and South, while the salt product is disposed of through the medium of the Michigan Salt Association. The members of this firm are prominently identified with other important business enterprises of the Saginaw Valley, Mr. D. L. C. Eaton being also a member of the firms of Rust, Eaton & Co., and George L. Burrows & Co.; Mr. Fred. H. Potter also being of the firm of George L. Burrows & Co., and Mr. George L. Burrows being of the firms of Burrows & Rust; Rust, Eaton & Co., and the head of the old and substantial banking firm of George L. Burrows & Co. All the operations of the works are conducted upon a perfect and accurate system, the resources of the firm are in every respect ample, its facilities without a superior and its success the merited result of the combination of all these advantages.

J. B. Teal.—Wholesale and Retail Meat and Vegetable Market: 2700 South Washington avenue, South Saginaw.—This is an old established business, having been started fifteen years ago by Mr. J. B. Teal. He carries a large and completely assorted stock of the choicest meats, poultry, butter, cheese, eggs, canned goods, buckwheat flour, oysters, and all vegetables in

season, and not only has a large trade in South Saginaw, but has also secured a considerable patronage, which is steadily expanding, in East Saginaw and Saginaw City. He does a large business, supplying other dealers with dressed meats, smoked hams, and every description of sausages, etc. The thoroughly accurate and accommodating business methods upon which he conducts his business, the great care taken by him in the selection of his stock and the promptness of his delivery have secured for his establishment a reputation second to none in the Saginaws. Not only is his stock of fresh meats composed of the choicest to be found in the markets, but in salt meats, hams, etc., his stock is of superior excellence, as Mr. Teal packs sufficient of these goods in the winter to supply his trade throughout the season. He employs a complete force of assistants, and by thorough reliability and constant endeavor to please his customers throughout his long and honorable business history, he has achieved a first-class reputation and a steadily increasing prosperity. In a short time he will increase his capacity for jobbing by adding a large power chopper to be devoted exclusively to the sausage department.

Lou. G. Moore.—Druggist; Washington and Gratiot streets; Saginaw.—This well known and popular stand has been for fifteen years conducted as a drug establishment, having been originally occupied by Mr. William Moll, who was bought out by Mr. A. L. Moore, a brother of the present proprietor, in 1880, and was conducted by him until Mr. Lou. G. Moore succeeded to the business two years ago. The store is eligibly located at the corner of Washington and Gratiot streets, having an entrance on both streets, and Mr. Moore carries a large and completely diversified stock of everything in the line of drugs and chemicals, approved proprietary medicines and druggists' sundries of every description, in addition to which Mr. Moore makes his own extracts, as well as a number of specialties, which have acquired a merited celebrity for their superior quality. The store enjoys a first-class reputation for the accurate and careful manner in which prescriptions are compounded from the best and purest materials, and Mr Moore has a large business in the city, as well as a considerable trade from farmers and others in the surrounding country. The merit of his stock and the close attention paid by him to all the details of the business have caused his enterprise to become a successful one.

Brown & Ryan.—Dealers in Lumber, Logs and Shingles; Yard at Jackson, Lansing & Saginaw Railroad crossing; Mill, west end of Johnson street bridge.—Among the firms engaged as dealers in lumber, logs and shingles, that of Brown & Ryan, formed two years ago, is one of the most active and prosperous. The members of the firm are Messrs. Addison T. Brown and William Ryan. They own and operate a mill at the west end of the Johnson street bridge, occupying a building, 80x150 feet in dimensions, and equipped with a 60 horse-power engine and two 5x16 boilers, running a circular saw and all accessory machinery, and making about 75,000 feet of pine lumber per day during the season, which they ship to Chicago and Ohio and eastern ports. In addition to this business of the manufacture of pine lumber, the firm also largely deals in hardwood and Norway pine and have a yard for car shipments located at the Jackson, Lansing & Saginaw Railway crossing, where they carry a stock of about 7,000,000 feet of lumber, and give employment to twelve men. In addition to this business they are largely engaged in lumbering on the Tobacco River, where Mr. Brown owns extensive tracts of pine and farm lands, and carries on large operations in cutting, rafting and delivering lumber. The saw mill premises are eligibly located, occupying one of the best sites on the river, and in addition to the main build-

ing includes a large barn, offices, docks, piling grounds, etc., the whole plant covering about thirty acres, and besides their own shipping business the firm does a large local trade, employing altogether about ninety hands, and utilizing about twenty horses in the various departments of their business. Both members are practical men and supervise their affairs in a manner conducive to success, the correct system upon which they conduct their affairs having secured for them a great and growing prosperity.

J. H. Shackleton.—Roller Mills; Manufacturer of Flour, Meal, Feed, Etc.; Mills, corner of Gratiot and Lyon streets, Saginaw City.—Mr. Shackleton inaugurated this enterprise eight years ago, and has since carried it on in such a manner as to commend himself to the approbation and patronage of the people of the Saginaw Valley, and has achieved such a success that an increase of his facilities became an imperative necessity, and during the present year he has remodeled and improved his mill, adding an extra story to the main building, building an extension, and putting in a full roller process throughout. The mill as now operated embraces a three-story building, 30x60 feet in dimensions, with a new extension 30x25 feet, and a boiler house at the side, 20x25 feet, containing a 50 horse-power engine, fed by a boiler with a four-foot shell and fourteen feet in length. Mr. Shackleton gives steady employment to six hands and two teams, and the products of his mills are justly celebrated for their superior quality, his brands "Favorite," "Golden Gem" and "White Rose" roller flour being standards of excellence in quality. He also manufactures fine and coarse meal, rye, graham and buckwheat flour, No. 1 and 2 feed bran, middlings, etc., and deals in corn, oats and screenings. He carries at all times a large stock, and does a very large business in the city and surrounding country, dealing with all upon reliable methods, and maintaining a standing not excelled by any firm in its line in the State. Hon. John H. Shackleton is a citizen who is highly esteemed and justly regarded as a representative man who has a deep interest in the welfare of Saginaw City. He is now serving the people as Mayor and fills that office with honor to himself and credit to the city, discharging its duties in a conscientious and efficient manner.

E. Schoeneberg.—Fire Insurance and Real Estate Agent; Taylor House Block, Saginaw City.—Mr. Schoeneberg has been engaged in his present business for the past four years, prior to which he had been City Treasurer for a number of years. Since embarking in his present enterprise he has, by close attention to all the details of the business, built up a pronounced and gratifying success in all the departments of a legitimate real estate business, to which he attends with a promptness and fidelity which has commended him to a large patronage among the leading property owners of Saginaw county. He deals largely in real estate on his own account and for his clients, and is also busily engaged in his insurance agency, representing a number of the leading and most substantial insurance corporations of the country, including in fire insurance the Orient, of Hartford, with a capital of \$1,000,000, assets of \$1,604,486, and a net surplus of \$132,186; the Providence-Washington, of Rhode Island, one of the oldest and strongest insurance corporations of the country, having been founded in 1799, and which has a capital of \$400,000, assets of \$1,025,804, and a net surplus of \$113,677; the Teutonia Fire and Marine, of Dayton, O., capital, \$100,000, assets, \$374,858, and a net surplus of \$208,183; the Ohio, of Dayton, with a capital of \$150,000, assets, \$244,206, and surplus as regards policy holders of \$202,699; the Girard, of Philadelphia, capital, \$300,000, assets, \$1,357,468, and a surplus of \$883,869; also the Cincinnati Underwriters', one of the strongest and most substantial of the insurance companies of the country. In life insurance he represents the

Northwestern Mutual Life, of Milwaukee, Wis., the strongest of the Western companies, and one which does the largest life insurance business in Michigan ; and in accident insurance he represents the American Accident, of New York, one of the most substantial of accident companies. Through these first-class and well-known corporations Mr. Schoeneberg is prepared to write safe insurance at the lowest rates, and as a consequence of the uniform fairness and accuracy of his dealings, he does a very large business in this department, which is steadily growing. Mr. Schoeneberg is agent for the Royal Belgian and Royal Netherland lines of mail steamers, and is prepared to issue passage tickets upon these first-class Atlantic steamers at rates as low, and upon terms as favorable as they are issued from the general office. Mr. Schoeneberg is in every respect a responsible and representative citizen, and enjoys in a prominent degree the confidence and respect of the community.

George A. Alderton.—Wholesale Grocer ; 315 and 317 North Water Street, Saginaw City.—No merchant in the Saginaws bears a better reputation, or enjoys a more extensive and rapidly growing business than Mr. Alderton, who for twelve years has been engaged as a wholesale grocer. He occupies a two-story building, 50x100 feet in dimensions, where he carries very large and complete stocks of everything in the line of staple and fancy groceries and grocers' sundries and shelf goods, and makes a specialty of teas, coffees, tobaccos, cigars, spices, etc. These goods he purchases from first hands, maintaining the most favorable relations with importers and manufacturers, and being enabled to offer to the trade special inducements both in quality and price, the stock being selected with special reference to quality, and being always composed of the freshest and best goods obtainable. Six clerks and assistants are employed in the house, and Mr. Fitz Harris represents the house on the road, Mr. Alderton also making occasional visits to his customers. He has a large and steadily growing trade covering all points along the lines of the Flint & Pere Marquette, Detroit, Lansing & Northern and Michigan Central railroads, and has commended himself to the confidence and patronage of dealers by the prompt and satisfactory manner in which all orders are filled, and the fair and liberal methods adopted in all his dealings. Mr. Alderton is an energetic and enterprising business man, and in addition to this business is largely interested in the Michigan Hoop Company, which has works at St. Louis, Mich., Breckenridge and Merrill, and gives employment to some 300 men, shipping hoops to all parts of the country, and which corporation expects shortly to add a branch here. Mr. Alderton personally supervises all the details of his business with the result of a steadily growing prosperity, trade always being good with this establishment.

J. F. Brown & Son.—Insurance ; Bancroft Block, Genesee avenue, East Saginaw.—This firm, which was established three years ago, is composed of Mr. James F. Brown, and his son, Mr. Hugh B. Brown, and is one of the most prosperous of the underwriting firms of this city, representing a number of the most substantial insurance corporations of the country, including in fire insurance the Aetna, of Hartford, Conn., with a cash capital of \$4,000,000, assets of \$9,568,839, and a surplus over capital and all other liabilities of \$3,450,221 ; the American, of Boston, with a capital of \$300,000, assets of \$608,965, and a net surplus of \$157,095 ; the California, of San Francisco, with a capital of \$600,000, assets of \$1,068,878, and a net surplus of \$132,581 ; the Citizens', of New York, with a capital of \$300,000, assets of \$1,102,460, and a surplus of \$332,427 ; the Mercantile Fire and Marine, of Boston, with a capital \$400,000, assets of \$647,887, and a surplus of \$117,177 ; the Michigan Fire and Marine, of Detroit, capital \$200,000, assets \$366,602 ; the Orient, of Hart-

ford, Conn., capital \$1,000,000, assets \$1,604,486; and in marine insurance they represent the Phenix, of Brooklyn, N. Y., with a capital of \$1,000,000, assets of \$5,383,172, and a net surplus of \$557,087. In plate glass insurance the firm represents the Lloyd Plate Glass Insurance Company, the oldest and most substantial of the insurance corporations of its character, and which has a capital of \$100,000 and assets of \$242,406. In accident insurance they represent the Standard, of Detroit, with a capital stock of \$200,000, assets of \$305,781, and a surplus as to policy holders of \$21,849. In life insurance they represent the Northwestern Mutual, of Milwaukee, with assets of \$26,648,074, and a surplus as to policy holders of \$6,009,579, while in fidelity insurance they represent the American Surety Company, of New York, a corporation of large resources formed for the purpose of furnishing corporate security for employees, etc. Through these reliable companies the firm is prepared to offer safe insurance at the lowest rates consistent with legitimate insurance principles, and by close attention to business has secured a large and steadily growing business in the Saginaws and the surrounding country. Mr. James F. Brown, the senior member of the firm, was for many years President of the Merchants' National Bank, now the Home National Bank, and is a prominent and representative citizen, now filling with efficiency the office of City Treasurer, while his son, Mr. Hugh B. Brown, is a gentleman of superior business attainments, who brings to the business energetic and progressive methods, which have largely aided in its success.

J. D. Meldrum.—Blacksmith and Wagon Maker; 317 and 319 South Hamilton street, Saginaw City.—Mr. Meldrum is a thoroughly practical and experienced man in every department of his business, having worked at it for nine years for others prior to establishing in business for himself seven years ago. His blacksmith shop, which he owns and which was built expressly for the purposes of the business, comprises a two story brick building, 25x80 feet in dimensions, to which last year he added an adjoining building, which he utilizes as a carriage painting and general workshop, and which is a two-story structure, also 25x80 feet. He carries on every department of a general blacksmithing business, does horseshoeing in the most skillful and accurate manner, making a specialty of the shoeing of fast and driving horses, and performing work in this line so as to stop over-reaching, interfering and knee-knocking. In his wagon and carriage making department Mr. Meldrum has a special celebrity for his Concord wagons, in which his trade reaches to all parts of the State, and the demand for which taxes his present facilities. He also manufactures heavy wagons, and in the spring of the present year built two for railway cartage, one to carry seven and one to carry five tons, and which are not excelled in workmanship by any made anywhere. In his wagon department he makes for orders principally, but during this winter purposes making some extra Concord wagons, as he can sell all he can make. He gives employment to ten highly skilled workmen, and in addition to the line of manufacture, he does carriage repairing, painting, and all kinds of wagon and buggy work. His practical knowledge of the business, the close and accurate attention paid by him to all orders, and the uniform fairness and reliability of his dealings have secured for Mr. Meldrum a prominent place in the confidence of the community, and a prosperity which steadily grows from year to year.

J. O'Hare.—Dealer in Fine Boots, Shoes and Rubbers; 412 Court street, Saginaw City.—Mr. O'Hare has had a long and practical experience in every department of this business, in which he was engaged for over twenty years at Fenton, Genesee County, Mich., and established himself in his present business in this city four years ago, since which time his store has become recog-

nized headquarters for the procurement of the best qualities of goods in the lines of boots, shoes and rubbers. He occupies the main floor, 25x100 feet in dimensions, elegantly equipped for the purposes of the business with handsome show windows, and located in the best business portion of the city on Court street, between Hamilton and Washington streets. He carries large stocks and complete assortments of the highest class of goods in his line, the product of the best Eastern manufacturers, including among others, those of Hamman & Sons, of New York, and Cox, Young & Gardner, of Boston, in men's wear; P. Cox and John Kelly, of Rochester, and Reilley, of Auburn, N. Y., in ladies', misses' and children's wear; I. Mendell & Co., of Philadelphia, in boys' shoes, Blacker, Sachs & Co., Cincinnati, and other celebrated makers. In rubbers the assortment is most complete, and the product of the best makers. The establishment enjoys a very large family trade in the city as well as a considerable business from citizens of the surrounding country. Four competent clerks are employed in the store, and Mr. O'Hare, by keeping the quality of his goods up to the highest standard of merit and by prompt attention to every detail of his business and uniform fairness and reliability, has secured a merited success in his enterprise.

John Stolz & Son.—Wholesale and Retail Butchers, Etc.; 807 Genesee avenue, East Saginaw.—This business was the pioneer establishment of its kind in the city, having been founded in an early day by Mr. Solomon, who was a brother-in-law of Mr. John Stolz. Mr. Stolz has been a resident of the city since 1852, and in 1859, upon the death of Mr. Solomon, the business passed into the hands of Mr. Stolz, who conducted it alone until four years ago, when he was joined by his son, Mr. William Stolz, forming the present firm. The premises occupied and owned by them embrace a handsome two-story and basement brick building, 25x125 feet in dimensions, where they have every convenience and accessory calculated to aid or expedite the operations of the business, and give employment to eight men. Three wagons are used in connection with the business, and a large stock is carried, embracing everything in the line of fish, salted and smoked meats and sausages of all kinds, as well as poultry of every description in its season. The firm enjoys a large retail trade in the Saginaws and vicinity and also does a prosperous shipping trade to points along the railroads centering here. The establishment has throughout its history from pioneer days to the present held a prominent place in public confidence, having always been conducted upon fair and honorable methods, dealing in honest goods and being reliable in all its transactions.

William McBain.—General Insurance; 211 Genesee avenue, East Saginaw.—This business was established twenty years ago by Mr. Robinson, who had several partners at different times, Mr. McBain succeeding to the business about eight years ago. He represents a number of the leading companies of the country, and also writes policies for the Upper Peninsula to Lake Superior. He represents the following well-known and substantial fire companies, including many of the best in existence: The Anglo-Nevada, of San Francisco, capital, \$2,000,000; the British-American, of Toronto, with assets in its United States branch of \$808,770; the Commerce, of Albany, New York, capital \$200,000; the Cooper, of Dayton, O., capital of \$100,000; the Franklin of Philadelphia, capital, \$100,000 and surplus of \$967,848; the Guardian, of London, England, with assets in its United States branch of \$1,307,179; the Hibernia, of New Orleans, capital, \$400,000; Imperial, of London, England, with assets in its United States branch of \$1,620,506; the Lancashire, of Manchester, England, with \$1,498,187 assets in the United States; the Lion, of London, assets in the United States of \$803,283; the

Mercantile, of Cleveland, O., capital, \$200,000 and surplus of \$112,941; the Northern, of Aberdeen, Scotland, with United States assets of \$1,388,676; the New Hampshire, capital, \$500,000; the Norwich Union, of England, United States assets of \$1,245,466; the People's, of Manchester, N. H., capital, \$250,000; the Phoenix, of London, England, United States assets of \$1,887,175; the Springfield, of Massachusetts, capital, \$1,000,000; the Union, of California, capital, \$750,000; the Union, of Philadelphia, capital, \$375,000; the Westchester, of New York City, capital, \$300,000 and net surplus of \$310,511; the Western, of Toronto, Canada, United States assets, \$960,821; and the Security, of New Haven, Conn., capital, \$200,000. In steam boiler, plate glass, suretyship and accident insurance he represents the Fidelity and Casualty Co., with a cash capital of \$250,000, and assets of \$578,105. In life insurance he represents the United States Life Insurance Co., of New York, with a paid-in capital of \$440,000, assets of \$5,633,138, and reserve at 4½ per cent. standard, of \$4,594,488, and a surplus as to policy-holders of \$1,013,690. Through these first-class and reliable insurance corporations Mr. McBain is prepared to issue policies upon the most favorable terms consistent with safe insurance principles. He represents the greatest number of companies of any agent in Michigan, and as a result of the superior character of the companies represented by him, and of his own thorough knowledge of all the details of the insurance business, he has built up a prominent place in the confidence of the insuring public; and in his long connection with the insurance business he has never disputed a single claim, and losses have been paid promptly and satisfactorily. Mr. McBain has been a resident of East Saginaw for the past twenty-one years, and was in the lumber business until about nine years ago. He is a business man of superior attainments, and has secured a prominent place among the underwriters of the State by energy and close attention to business.

C. S. Grant & Co.—Dealers in Fine Boots and Shoes: 121 Genesee avenue, opposite Bancroft House, East Saginaw.—This well known and popular boot and shoe house was originally established in 1860 by the firm of C. H. Smith & Co., with whom Mr. Grant was connected as a clerk for eight years prior to purchasing the business ten years ago. He afterward associated with himself Mr. Thomas M. Hubbell, and these two gentlemen compose the present firm. They occupy a two-story building, 25x100 feet in dimensions, eligibly located, where they carry a large and completely diversified stock of boots and shoes of all kinds, making a specialty of the finest products of the best eastern makers, and having a display of superior goods which is not excelled in the State. A specialty is made of ladies', gents' and children's fine shoes, and the firm enjoys a high class trade, embracing the leading people of the Saginaws and vicinity. As a consequence of the care taken in the selection of the stock, the house is justly regarded as headquarters for the procurement of desirable goods in their line, and the firm is both a prosperous and popular one.

G. F. Williams & Brothers.—Manufacturers and Wholesale and Retail Dealers in Lumber and Salt: Office and Yard, Water street, between Jackson and Lyon streets, Saginaw City.—One of the oldest manufacturing concerns in the Saginaw Valley is that now conducted by the firm of G. F. Williams & Brothers, of which Messrs. George F., William A. and Stewart B. Williams are the individual members. The business was originally established in 1836 by Mr. Gardner D. Williams, who conducted it alone until he was joined by his son, Mr. G. F. Williams, and afterward, upon the death of the founder in 1857, the present firm, composed of his sons, was formed. The premises occupied by the business cover about nine acres, with large saw mills.

equipped with a 60 horse-power engine, four boilers, 4x20, and two, 5x16, and all the latest and most improved machinery and appliances adapted to the business; a salt block with four wells and drill house, each pumped by a small engine, large storage buildings and spacious lumber yards. The premises have a large water frontage, extensive booms and railroad tracks throughout, facilitating the handling of raw material and manufactured product. In the manufacturing operations employment is given to a force of 100 men, and in the lumbering season from 150 to 200 men are employed in the woods, as well as a large number of horses. The cut of the mills for the present season will amount to about 12,000,000 feet of lumber, and the salt production of the firm to 30,000 barrels. The firm enjoys a first-class reputation with the lumber trade throughout the country, and their product is shipped East by rail and water, while their salt is sold through the medium of the Michigan Salt Association, of which the Messrs. Williams are members. The Hon. Gardner D. Williams, the founder of the house, built one of the first mills erected in the Valley, near where the present works are situated. The original structure was burned and was replaced by another, which also burned. The present mill was erected in 1875, and is one of the most completely equipped in the Valley. The firm is one of large resources, and its business is conducted upon methods which commend it to the approbation of the trade.

George Stingel.—Wholesale and Retail Butcher; 118 and 120 North Washington avenue, East Saginaw.—This business was established twenty years ago by Mr. George Stingel, who was joined three years later by his brother, Mr. John Stingel, forming the firm of Stingel Brothers, by whom the business was conducted until early in October, when the firm was dissolved, Mr. George Stingel continuing the business alone. He occupies a three-story and basement building, 50x120 feet in dimensions, which he utilizes as a store, and in addition has a slaughter and packing house on Water street, near Miller street, where he does a large business as a packer, putting up some 2,500 barrels of pork and 500 barrels of beef per season, and rendering lard, tallow, grease, etc. To this packing house he is preparing to make additions, when his facilities and output will be largely increased. He gives employment to a force amounting to twenty hands in winter and twelve in summer, and in addition to a large trade at wholesale and retail in the city, has a steady trade from the surrounding towns, including Bay Port, St. Louis and Cheboygan, Mich., and all the northern part of the State. Throughout his long connection with the business Mr. Stingel has enjoyed the approbation of the community and the trade, dealing with all upon fair and honorable methods, and being uniformly prompt and reliable in his dealings.

Meakin's Steam Laundry.—James Meakin, Jr., Proprietor; E. H. Dame, Manager; 110 North Jefferson street, East Saginaw.—Mr. Meakin established this enterprise in March of the present year, and has already built up a large patronage from the citizens of the Saginaws and vicinity, which he has acquired because of the uniformly superior character of all the work turned out at his laundry. His business is steadily growing, and he is preparing to establish a number of branches through the State to facilitate the handling of the large number of orders constantly being received from outside points, and those desiring to establish branches would do well to correspond with Mr. Meakin. The laundry occupies a handsome and spacious two-story building, and is completely equipped with a modern and improved outfit embracing all the necessary machinery and plant for the successful conduct of the business, and which is propelled by a twelve horse-power engine. He gives employment to a force ranging from eleven to eighteen skilled hands,

and has a wagon which he utilizes in calling for and delivering work. The volume of his business may be estimated from the fact that at the establishment 1,200 shirts per week are laundered, and other articles in proportion. The practical details of the business are under the experienced care of Manager E. H. Dame, and by the superior work of the laundry, and the correct and reliable methods of Mr. Meakin, the enterprise is rapidly achieving a great and gratifying success.

A. W. Wright Lumber Co.—Ammi W. Wright, President; Charles W. Wells, Vice-President; Farnam C. Stone, Treasurer; W. T. Knowlton, Secretary; W. H. Wright, Mill Superintendent; Manufacturers and Dealers in Lumber, Lath and Shingles: Saw Mill, foot of Throop street: Planing Mill, corner of Farley and Water streets, Saginaw City.—No name in Michigan is more prominently connected with the lumber manufacturing and general business interests of the State than that of Mr. A. W. Wright, by whom this business was founded in 1882. Ammi Willard Wright was born at Grafton, Windham County, Vt., in 1822. He came to Detroit in 1850 and to Saginaw in the following year, and spent his first year in this section in inspecting lands on the Cass, Tittabawassee and Flint Rivers, securing some of the finest pine lands in the State. He began operations on the Cass River, near the present village of Caro, and soon became prominent among the leading operators in pine lands and lumber. From 1859 to 1865 he was a member of the firm of Miller, Payne & Wright, which was dissolved in the latter year, when the firm of A. W. Wright & Co. was formed, consisting of Mr. Wright and J. H. Pearson, of Chicago, in which city they had large yards. In 1867 these gentlemen established a wholesale supply store at Saginaw, associating with them Messrs. Northrop and Wells. In 1868 Mr. Northrop retired, Mr. F. C. Stone taking his place, and the firm became known as Wells, Stone & Co. In 1871 Mr. Wright bought out Mr. Pearson's interest. The firm of Wells, Stone & Co. soon became widely known, and having bought 30,000 acres of pine land in Roscommon, Gladwin and Clare counties, they established an extensive lumbering plant, and built some thirty miles of railroad, equipped with three locomotives and sixty cars, in addition to which they cultivated a farm of 1,000 acres. In 1882 the A. W. Wright Lumber Company was organized, and the lumber, land and railroad interests of Wells, Stone & Co. and also the firms of A. W. Wright & Co. and Wright & Knowlton at Saginaw, embracing the saw mill, salt block, planing mill, lumber yards, etc. were all merged in this corporation. The saw mill owned and operated by them is one of the largest on the river and has two Wickes' gang mills, one large gang being driven by a 110 horse-power engine with 16x28 cylinder, and a smaller gang driven by a 75 horse-power engine of 16x18 cylinder. The engine which drives the general machinery is of 300 horse power, 28x36 cylinder, and counting the smaller engines and cylinders, in all twenty, 1,200 horse-power is used in the saw mill establishment. The other machinery about the mill includes three trimmers, three edgers, a very powerful shot-gun steam feed, log loaders, Hill's steam niggers, two sets of Hall's shingle machinery, Hill & Co.'s steam drag saw, which is used in the shingle mill and is the only one on the river, two of Hall's jointers, sapper and bolter, two lath machines, stave jointers, heading machines, folders, etc. The company runs a locomotive on their elevated tramway, the only one on the river, which they utilize to haul lumber from the mill to the piling grounds. They have two batteries of four, and one of two boilers, each 5x16 feet, use Covell's Automatic Saw Sharpeners for the gang and circular saws, and manufacture from 25,000,000 to 30,000,000 feet of lumber, 12,000,000 shingles, 3,500,000 laths, 13,000,000 to 15,000,000 staves and 60,000 sets of heading annually. In addition to

the saw and shingle mills, the company has five salt wells and drill houses, each with a 35 horse-power pumping engine, and a salt block of very large proportions, and they manufacture 50,000 barrels of salt per annum. Their planing mill, which is located at Farley and Water streets, is replete with the most improved modern machinery, manufactured by the S. A. Woods Machine Co., of Boston, the plant including two large boilers, two engines of 70 and 25 horse-power respectively, three planers and matchers, one endless belt single surfacer, one 30-inch double surfacer with feed rollers, the largest and best made; and a B. F. Sturtevant Patent Lumber Dryer, three kilns, is used in connection with this mill. In addition, the company has large storage sheds, barns and offices, piling grounds, sorting yards, slab grounds, etc., all covering a river frontage of some 2,000 feet by a varying depth of 400 to 800 feet, with about 1,800 feet of boom frontage. The lumbering for the company is done by the firm of Wells, Stone & Co., running four camps, employing 300 men and 50 teams and utilizing thirty miles of railroad, three locomotives and sixty cars in Roscommon, Gladwin and Clare counties. In the saw mill and yards in this city 160 men are employed, while eighty men are engaged in the planing mill, and thirty-six horses are used in the business. The company also has coal yards further south on Water street and handles about 5,000 tons of coal per year. The trade of the company is very large, its product being principally shipped to Ohio, Indiana, Michigan and eastern ports by rail and water, and a large car trade also being enjoyed in dressed lumber from the planing mill. Vast as the business is, its operations are conducted upon a perfect and accurate system, which has secured for the establishment the large and steadily growing prosperity which has been a marked characteristic of the career of this company. Mr. Wright, in addition to his Presidency of this corporation, is otherwise prominently connected with leading business enterprises in the Saginaw Valley and throughout Michigan, being of the firms of Wright & Ketcham and Wright and Davis, logs, lands and lumber; Wells, Stone & Co., the Wells-Stone Mercantile Co., President of the First National Bank of Saginaw, the Commercial Bank of Mt. Pleasant, and was one of the incorporators, and for many years President, of the Tittabawassee Boom Company. He is also connected with many commercial enterprises in Detroit, Duluth, Louisville and other cities, has cattle ranches in Texas, Dakota, Montana, etc., and large real estate interests throughout Michigan and Minnesota. He resides at Alma, Mich., a town which is mainly of his creation and in which he takes a great interest. The steady increase in prosperity which he has enjoyed has been earned by close attention to business, superior executive ability and a keen judgment which has enabled him to improve his opportunities. The gentlemen connected with him in the active management of the business of the company are all fitted by experience and ability for the discharge of the duties of their several positions, and each has contributed largely to the great increase in facilities, trade and prosperity enjoyed by this corporation from year to year from its organization to the present time.

Michigan Dairy Salt Company.—H. A. Batchelor, President; W. J. Bartow, Secretary and Treasurer; Manufacturers of Pure Dairy and Table Salt; West end of Genesee street bridge, East Saginaw.—The prominence of the Saginaw Valley as a center of salt production led to the formation of the Michigan Dairy Salt Company, formed for the purpose of manufacturing the finer grades of dairy and table salt. The original incorporation of the company occurred in 1877, when they began operations in the Power Block on South Water street, at that time having a capacity for 50,000 barrels per year. In 1883 the present works were built, having a capacity for 100,000 barrels per annum. The main building, which is a three-story structure, 50

feet high, is 110x65 feet in dimensions, and its machinery is operated by means of a 35 horse-power engine fed by a 6x12 boiler. Adjoining the building is an addition, 20x70 feet in dimensions, used for packing sacks and barrels. The company receives coarse salt by car loads on the track at the doors of their works, and it is then elevated to the top floor, where it is washed in purified brine, and after a week or two of draining it is sent down to the lower floor to the drying kilns, consisting of two large revolving iron cylinders thirty feet in length and five feet in diameter, and it is then elevated to screens on the top floor and passed down again to the grinding stone, from which it is brought up again and distributed through a horizontal trough about seventy feet long, from which it is fed through hoppers to the packing table immediately underneath, where two rows of girls pack it into two, three, five and ten pound white cotton bags which are packed in barrels of 280 pounds each. The larger bags of 28, 56, 112 and 224 pounds respectively, are of strong drilling, and are not packed in barrels. The works give employment to fifty hands. The coarse salt is received and the finer salt is sold through the medium of the Michigan Salt Association, by whom it is distributed through their various agencies to all parts of the country, especially throughout the North, South and West: the product of these works having a merited celebrity for the great superiority of its quality over any other produced, the dairy and table salt made at this establishment being undoubtedly the best in the world, and as such is largely in favor with consumers, and in steadily increasing demand by the trade. Mr H. A. Batchelor, the President of the company, is a prominent business man, well known as a member of the firm of Whitney & Batchelor, manufacturers of lumber and salt, and the other members of the Board of Directors are Mr. W. J. Bartow, Secretary and Treasurer of this company, and in addition a member of the firm of Bartow & Enright, proprietors of the East Saginaw Omnibus Line, and agent of the estate of Jesse Hoyt, and also a large dealer in real estate and lumber; Mr. J. A. Hamilton, formerly President of this company, was of the firm of Hamilton, McClure & Co.; Mr. D. L. C. Eaton, of the firm of Eaton, Potter & Co., lumber, and Rust, Eaton & Co., lumber and salt; and Mr. Walter S. Eddy, of the firm of Charles K. Eddy & Son, manufacturers of lumber and salt. Thus officered by successful business men, having vast resources and unexcelled facilities, the company has attained its present prominent position by the superiority of product and business management. The excellence of the quality of salt manufactured by the company has received the indorsement of success in competition with the product of other makers. A premium was offered at the Exposition at St. Louis, Mo., last year, for butter treated with different brands of salt. The butter taking the prize was made with salt made by this company. At the Fat Stock and Dairy Show, at Chicago, November 18, 1887, the salt of this company took three prizes, including the First Premium, the Grand Prize, and the Grand Sweepstakes Prize.

Crescent Match Factory.—C. H. Davis, President; John L. Jackson, Vice-President; H. H. Green, Secretary and Treasurer; N. H. M. Whitaker, Superintendent; corner of Water and Waller streets, Saginaw City.—It is conceded by all who have investigated the subject that the Saginaws present a favorable opportunity for the establishment of every description of industries for which lumber forms the raw material, and every such enterprise inaugurated adds materially to the productive capacity of the twin cities. Prominent among the more recently formed establishments of this character is the corporation known as the Crescent Match Factory, recently organized in Saginaw City and which occupies a two-story building, 40x90 feet in dimensions, equipped with a 45 horse-power engine, Trever shingle machines,

(the matches being made out of shingle wood), edgers, cut-off saws, together with filling machines and all the latest and most highly improved machinery and appliances adapted to the business of match manufacture, and in addition to their factory premises the company have a dry kiln, 16x24 feet in dimensions, a dipping room, 30x40 feet and a store house 26x40 feet, and in addition to the manufacture of matches the company make their own boxes, devoting the upper floor of their main building to this purpose. Thus equipped, the company has a capacity for the manufacture of 1,000 gross of matches daily, and will give employment to about 100 hands in the manufacture of parlor matches, of which the product of the factory exclusively consists. The company is one of ample financial stability and is composed of business men of successful record and the highest character, including Mr. C. H. Davis, who in addition to being President of this company, is also President of the Saginaw Manufacturing Co. Vice-President Jackson is in addition to his interest in this business the proprietor of the most extensive machine shop in Saginaw City; Mr. H. H. Green, Secretary and Treasurer of this company, is Treasurer and Manager of the Saginaw Manufacturing Co., and Mr. N. H. M. Whitaker, late of the Diamond Match Co., the Superintendent, is a gentleman of long and practical experience in the details of match manufacture, and in his hands the practical management of the factory is confided. Thus officered and supervised, and endowed with all the means for securing success, the prosperity of this enterprise is assured.

Feige-Silsbee Furniture Manufacturing Company.—H. C. Silsbee, President; Ernst Feige, Vice-President; E. T. Judd, Secretary and Treasurer; Warren and Brewster streets, East Saginaw.—One of the most notable additions to the manufacturing facilities of the Saginaws is that made in the incorporation in 1886 of the Feige-Silsbee Furniture Manufacturing Company with a capital stock of \$125,000. The factory is a new three-story and basement building, 200x65 feet in dimensions, with a brick engine room, 30x50 feet, dry kiln, 30x50, and yards and out-buildings covering ten acres of ground, eligibly situated with railroad tracks at the door of the factory. The premises are completely equipped with all the latest and mostly highly improved machinery and appliances adapted to the requirements of the business, and employment is now given to 120 hands, which will eventually be increased to between 200 and 300. The capacity is very large, and every description of bedroom and hall furniture and mantels is manufactured at the works from the highest priced and most artistic to the medium and cheap grades. The firm has already built up a business extending nearly throughout the United States, covering the entire country east to the Atlantic, west to California and south to Alabama, Georgia and Mississippi. Mr. Feige, of this firm, came to East Saginaw with his father in 1854, his father engaging in the furniture business until 1860, when he turned it over to his sons, George, Ernst and Henry. This firm continued business for a long time, but was finally dissolved, Mr. Ernst Feige establishing in business for himself prior to the formation of the present corporation. Mr. Silsbee is from New York, where he was for twenty-five years engaged in the manufacture of furniture, and Mr. Judd, Secretary and Treasurer of the company, is also a well known business man, being President of the First National Bank of East Saginaw, and Secretary and Treasurer of the Saginaw, Tuscola & Huron Railway. The firm is one of vast resources and the best facilities, and composed of men whose practical experience and first-class reputation are important elements contributing to success. No enterprise in the Saginaws is of more practical value to its industrial development than that of this company.

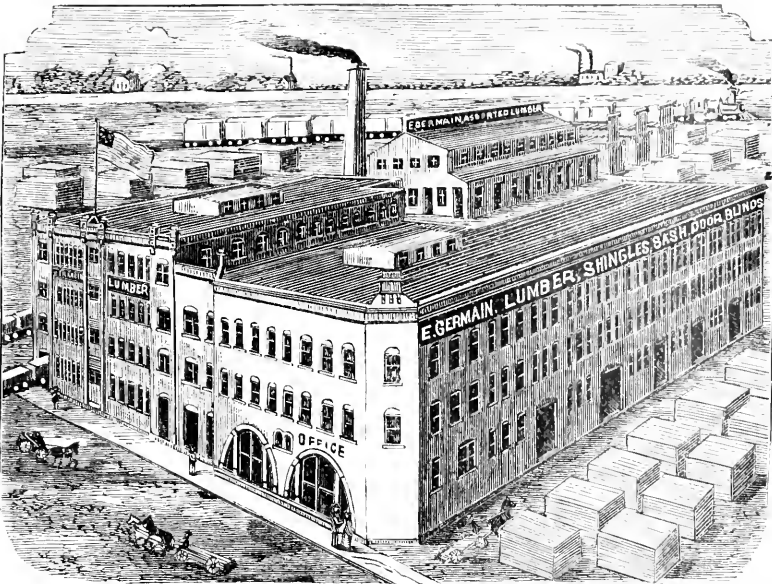
John L. Jackson.—Manufacturer of Steam Engines, Salt Well, Saw and Shingle Mill Machinery, and Castings of all kinds: Corner of Water and Jefferson streets, Saginaw City.—Mr. Jackson started in business eight years ago and conducted it successfully until in August, 1885, his premises were destroyed by fire. With characteristic energy he at once rebuilt, and has now a larger business and premises than ever. His works comprise a two-story brick machine shop, 100x60 feet in dimensions, with an L 30x100 feet, and a large foundry and yards covering half a block. In his machine shops he has a 50 horse-power engine, seven lathes, one of which is 4½-feet swing, two 42-inch planers, four drills, one of them a 42-inch drill, a shaper, bolt cutter, and all other requisite plant and machinery adapted to the successful prosecution of the business upon a large scale, the whole making up a machine shop equipment which has no superior in the State. In the foundry he has a 10 horse-power engine which run his rattler, blower, etc., and a complete outfit. He manufactures steam engines and machinery for salt wells, saw mills and shingle mills and all kinds of castings, and makes a specialty of a new automatic cut-off engine, his own recent invention, one of which he has put up in Germain's new mill and another in the new Crescent match factory, of which he is Vice-President. In addition to manufacturing he conducts a completely equipped repairing department and gives close and accurate attention to repairing machinery, well tubing and pipe fitting, and he also builds and refits machinery of all kinds. He gives employment to a force of skilled workmen ranging from twenty-five to fifty in number, according to the season, and enjoys a large trade extending to all points within a radius of one hundred miles of the twin cities. Mr. Jackson is a thoroughly practical man in all the departments of the business and carefully supervises all its details so as to secure the uniform superiority in materials and workmanship which marks all the products of his works. His energy and the propriety of his business conduct have earned for him a steadily growing prosperity which is the result of merit.

Peter C. Andre.—Real Estate; Office, Andre Block, Court street, Saginaw City.—Mr. Andre, who was born in Detroit in 1817, is one of the oldest and most prominent of the citizens of Saginaw, to which he came first in 1846, purchasing the stock of goods of the American Fur Company, and continued in the mercantile business until 1862, when he sold his entire stock of goods, and engaged in the lumbering business for three years, after which he embarked in the dry goods and boot and shoe trade in Saginaw until 1869. He has been engaged in the real estate and lumber business in connection with his other pursuits since 1848, and has been for many years one of the largest holders of Saginaw City property, which he has been busily engaged in improving for a number of years. He first erected on Hamilton street a brick block of stores in 1866, and later with Mr. Moll erected the Andre & Moll block on Court street, and in addition has built the brick stores at 412 and 414 Court street and the stores adjoining, as well as a considerable amount of business property on Washington street. He still owns a number of prominent pieces of property, and has at all times on hand desirable tracts in all parts of the city. During his long residence in Saginaw from early days to the present time Mr. Andre has been prominently identified with the development of the material resources of the city, and has ever been regarded as a progressive and active business man. He served the city in 1864 as Mayor, was Register of Deeds for Saginaw county as early as 1850, was a member for seven years of the Common Council and Supervisor for nine years. The great growth of the city during the period of more than forty years of Mr. Andre's residence in it has fully justified his judgment in making early investments in the city and in the confidence he has ever felt in its future.

G. B. & S. L. Wiggins.—Manufacturers of Pine and Hard Wood Lumber and Salt, and Dealers in Logs, Lumber, Pine and Farming Land; Foot of Hess street, East Saginaw.—Prominent among the manufacturing establishments located at the south end is that now conducted by the firm composed of Messrs. George B. and Stephen L. Wiggins. The site now occupied by their mill premises has long been utilized by similar industries, the firm of Bundy & Youmans having owned a mill on this site many years ago. This mill was burned, and another mill was built and conducted by Messrs. Wiggins, Cooper & Co., Mr. James Cooper becoming a partner in the firm. In July, 1883, this mill also burned, and immediately another mill, the one now in operation, was erected, and was conducted by the firm of Wiggins, Cooper & Co. until the present fall, when Mr. Cooper withdrew from the firm, which changed to its present style. The mill is a two-story structure, 50x120 feet in dimensions, equipped with a circular, steam feed carriage, steam log turner or nigger, run by a 16x30 cylinder engine, with three boilers each 5x16, and all other requisite machinery, the mill having a capacity for the production of 6,000,000 feet of lumber per year. In addition to this, the firm has a planing mill attached, where they manufacture flooring, siding, etc., and which is equipped with planers, matchers, re-saws, siding saws and all accessory machinery, propelled by a forty horse-power engine, and in every way adapted to dressing lumber upon a large scale. The firm has two salt wells, with a production of from 25,000 to 30,000 barrels annually, and in addition to their lumber and salt product, the firm makes about 200,000 staves and about 30,000 sets of heading per annum. G. B. and S. L. Wiggins also run a large lumbering business, having a camp on Tobacco River with about seventy men employed, and in their mill premises in South Saginaw they employ a force ranging from forty to sixty men, their works including mills, salt works and lumber yards, covering over ten acres of ground. The product of their mills is in large demand, and the firm does a considerable trade in Southern Michigan, Ohio, Pennsylvania and Seneca Falls via Tonawanda. Their salt is sold through the medium of the Michigan Salt Association, and the firm are also owners of and have for sale desirable pine and farming lands in various parts of Michigan. Mr. S. L. Wiggins attends to the lumbering interests of the firm, which puts in large amounts of logs for themselves and for other parties, while Mr. G. B. Wiggins attends to the management of the works. The firm has long been prominently identified with the lumber interests of the Valley, and is prosperous as a result of the close attention paid to the details of the business.

W. G. Smith.—Manufacturer of Parlor Furniture and Lounges; 302 Court street, Saginaw City.—A prominent addition to the manufacturing establishments of the Saginaws is that of Mr. Smith, who recently started in this enterprise. Mr. Smith is a gentleman who has long been practically engaged in this business, having learned his trade in Cleveland, O., and worked in Chicago and other cities, and prior to establishing in business for himself, was engaged with the firm of Foster, Charles & Co. as an upholsterer. He is a superior workman, with educated taste and judgment, and starting in with the intention to excel in the quality of the productions of his establishment he has already built up a prosperous trade in the Saginaws and other towns throughout Michigan and Ohio, selling at wholesale only. He occupies a two-story building, 25x100 feet in dimensions, and in addition has a warehouse on Water street. He gives steady employment to a force of highly skilled workmen, and has a traveling salesman, by whom he is represented on the road. The merit of his products, and the fair and accurate methods upon which he conducts business, cannot fail to procure for his establishment a prosperous career.

Edward Germain.—Manufacturer of Lumber, Sash, Doors, Blinds, Box Shooks, etc ; Brewster street, near Genesee avenue, East Saginaw. One



of the most notable examples of success in productive industry furnished by the history of Saginaw manufactures, is that of the factory conducted by Mr. Edward Germain, which has enjoyed a steady increase in its facilities and expansion of its trade from its original establishment in 1874 to the present time. The business was originally located at Park and Millard streets, upon a comparatively modest scale, the equipment of the mill at that time consisting of one planer, one resaw, one edger and a set of sash, door and blind machinery, propelled by a 10x16 engine fed by a 4x12 tubular boiler. Additions were afterward made from time to time, but in 1883 the business having outgrown the capacity of the premises which it occupied, it was removed to its present more commodious location on Brewster street, a few blocks north of Genesee avenue, where the works, with adjoining yards, now cover twenty-eight acres of ground. The buildings include a four-story brick mill, 140x120 feet in dimensions, a three-story brick L, 96x228 feet, a planing mill occupying a frame addition 154x128 feet, five Sturtevant patent dry kilns, each 20x75 feet in dimensions, an engine and boiler house, a dust collector, etc, the whole affording over four acres of floor space. Side tracks of the Flint & Pere Marquette and Michigan Central railways give unsurpassed facilities for the receipt of raw material and shipment of manufactured product. The equipment of the works is in every respect complete and modern, including four boilers 5x16, and three engines of 400, 75 and 25 horse power respectively, six large planers, two pony planers, five moulding machines, a complete set of door machinery and wood polishers and a vast amount of other machinery adapted to the manufacture of doors, sash, blinds, frames, mouldings, packing boxes, box shooks, cloth boards, stairs, stair railings, balustrades, posts, all kinds of hard and soft wood interior finish, rough and dressed lumber, lath, shingles, etc., in all of which lines the firm does a very large business, its daily output amounting to two ear loads of box shooks, from 400 to 500 doors, from 400 to 500 pairs

of sash, from 150 to 200 pairs each of blinds and shutters, and other products in proportion. Of screen doors 75,000 are produced per season. The force now employed amounts to 200 men, and the trade of Mr. Germain extends to all Eastern and Ohio markets in the general lines of manufacture, the box shooks going to the States of Connecticut, Ohio, New York and Illinois. This vast business has been built up by close attention to all the details of the business and by careful supervision of all the manufacturing operations, in order to secure for the product that uniform excellence for which it is celebrated. Mr. Germain is a gentleman of superior executive ability, and has conducted his enterprise upon such methods as have commended him to the confidence and approval of the trade throughout the country, and has merited the success which has attended his enterprise.

F. B. Wiggins & Co.—Wood-Working Machinery and Mill Supplies; 113 South Jefferson street, East Saginaw.—This firm, of which Messrs. F. B. and George B. Wiggins are the individual members, was established in 1885, since which time their business has steadily grown, as a result of the superior assortment of their goods and the fair and liberal methods adopted by them in the prosecution of their business. They occupy the main floor and basement, 25x100 feet in dimensions, of the premises at 113 South Jefferson street, where they carry full and complete stocks of every description of wood-working machinery and mill supplies, making a specialty of planing machine knives, and also carrying a complete assortment of Hoyt belting, rubber belting, hose, circular saws, band saws, emery wheels, Babbitt metal, cotton waste, sand paper, lace leather, files, etc. The firm has recently bought the patent of the Giant Bearer, a machine attachment which can be adjusted to making any size of beading, and in which they have large sales, and shortly intend to increase their facilities for manufacture. In addition to the lines above enumerated they carry full and complete stocks of butchers' tools and supplies. The firm is prepared at any time to furnish full planing mill outfits and all mill supplies, and gives employment to a force of five clerks and assistants, and a staff of traveling salesmen represents the firm throughout the northern and western portion of Michigan. Mr. George B. Wiggins, who is an uncle of the other member, is a prominent business man, being a member of the firm of Wiggins, Cooper & Co., lumber and salt manufacturers, and of G. B. & S. L. Wiggins, also lumber and salt manufacturers; and of the firm of Wiggins & Howry, dealers in lumber, logs and pine lands. Mr. F. B. Wiggins is a thoroughly practical and experienced man of superior business attainments, and by close attention to all the details of the business has built it up to a position of prosperity and steady growth.

Cameron & Merrill.—Lumber and Salt Manufacturers; Works at the foot of King street, Saginaw City.—This firm is one of the well-known manufacturing concerns of the Saginaw Valley, the works occupied by them having been originally established in 1864 by the Forest Valley Salt and Lumber Company. The cut of the mill amounts to 15,000,000 feet of lumber annually, in addition to which the firm manufactures from 800,000 to 1,000,000 staves, and from 45,000 to 50,000 sets of heading. In addition to their mill works, the firm operate three salt wells and a salt block, and make about 35,000 barrels of salt annually. Included in their premises are barrel stock works, warehouses, booms, docks, piling grounds, etc., covering some fifteen acres of ground. They have every facility for the receipt of raw material and the shipment of manufactured product by rail or water. Employment is given to a force of one hundred men, and the lumber product of the firm is shipped to New York State, Pennsylvania and Ohio, some being sold to local yards and

throughout the State, and the entire output of their salt works being sold through the medium of the Michigan Salt Association. The members of the firm are Messrs. Norman Cameron and Thomas Merrill. Mr. Thomas Merrill is identified with numerous business enterprises and individually interested in real estate, owning the Merrill Block, in Saginaw, as well as large amounts of pine and farming lands, logs, etc.

H. P. Smith.—Real Estate, Etc.: 112 South Washington avenue, East Saginaw.—Mr. Smith has been actively engaged in the real estate business for the past twenty years, and was for a number of years in partnership with Mr. Frank Lawrence, but since January, 1887, has conducted the business alone. He has on hand at all times desirable residence and business properties in East Saginaw, as well as farming tracts in Saginaw, Gratiot, Isabella, Midland, Gladwin and Bay counties. He also carries on a considerable business in loans, and is prepared to loan money on the most favorable terms on real estate in the twenty-five counties surrounding Saginaw, in addition to which he does a large business in city mortgages. Mr. Smith, from his long experience in the city, has acquired a thorough and accurate knowledge of values of real estate in Saginaw and the surrounding counties, and is regarded as an authority upon the subject; and by the close attention paid by him to all commissions placed in his hands, and the uniform accuracy and reliability of his business methods, has earned a merited reputation and prominence in this department of business. In addition to this business Mr. Smith is also engaged in business as a manufacturer of and dealer in carriages, buggies, etc., his premises being located at the corner of Franklin and German streets. This business which is an old established one, he bought last spring from F. J. Knapp, and it is now managed for Mr. Smith by Mr. George Scollen, a man of close and practical knowledge of all the details of the business. The premises occupied include a show room, 25x75 feet in dimensions, with a workshop in the rear, 20x80 feet and the adjoining lot, 25x150 feet for the storage of materials, etc. Employment is given to a force of fifteen highly skilled workmen, a specialty being made of Concord wagons, although all kinds of light business vehicles are manufactured. All the productions of the establishment are of the highest standard of quality, and it does a large business in the Saginaws and throughout Northern Michigan. In connection with this business a well equipped repairing department is conducted and a specialty is made of carriage painting in the highest style of the art. Mr. Smith is an old resident of East Saginaw and one of its representative citizens, and has always taken a great interest in its growth and development. He owns a farm of four hundred acres, two-thirds cleared, about four miles southeast of East Saginaw, which he is stocking with Clydesdale horses, Poland-China swine, and Holstein-Friesian cattle. Of the latter he has now forty head, nine of which he imported. The Holstein-Friesian are the greatest milk producers of any breed of cattle in the world. They are of large frame, round, plump body, short legs, and white and black in color, the latter predominating. They are docile in disposition and keep in good condition on short allowance of food. The farm is managed by Mr. George W. Brown, who is experienced in the business and thoroughly efficient.

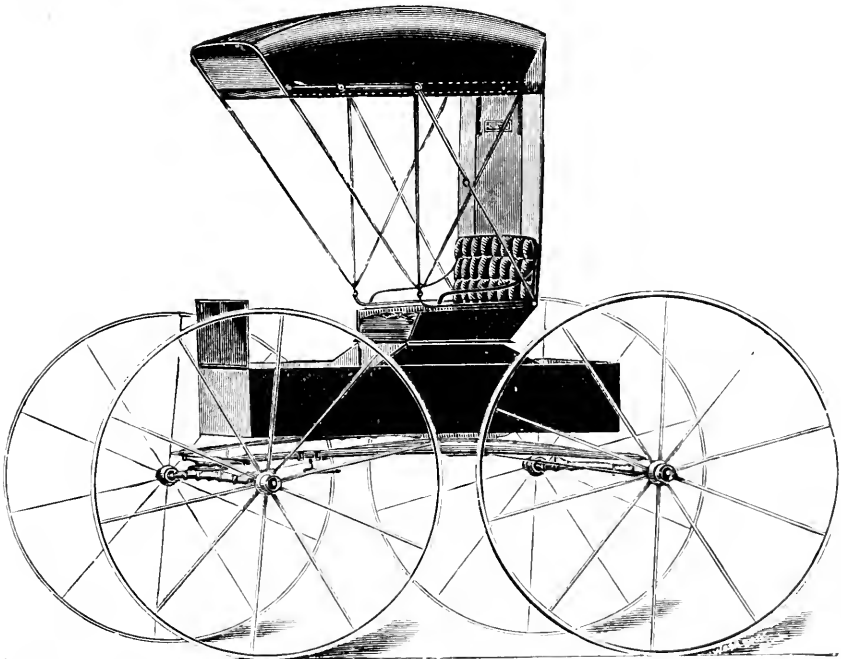
Koehler Brothers.—Steam Forge, Bolt Works and Machine Shops: 208 South Water street, East Saginaw.—Attention has been called, in an earlier part of this work, to the great and growing importance of the iron industries of the Saginaws. There are fifteen large and well equipped establishments, involving an outlay of over \$1,000,000 in machinery, buildings and plant, and having an annual production of over \$2,000,000. In fact the Saginaws are

more largely engaged in this industry than any other city in Michigan, outside of Detroit. Among the important and successful concerns in this line is that now conducted by the firm of Koehler Brothers. This business was established in 1852, thus ranking as one of the oldest manufacturing concerns of the Saginaw Valley. It was founded by Mr. Frederick A. Koehler, who came from New Jersey and settled in Saginaw City. Shortly after his arrival Mr. Alfred Hoyt and others induced him to remove to East Saginaw, and he started in business by building a blacksmith shop and residence at the corner of Washington and Tuscola streets, and did a steadily growing business, having all the work on Hoyt's vessels and most of the mill work, until succeeded by his sons, Messrs. James A. and Fred. H. Koehler, in 1878. The business having outgrown the facilities of the old location, the Messrs. Koehler, who carried on the business under the name of Koehler Brothers, bought, built on and removed the business to the premises now occupied by the works, having a frontage of 100 feet by a depth of 120. In 1880 Mr. Fred. H. Koehler died, and the business has since been carried on by Messrs. James A. Koehler and Clarkson A. Koehler. The works have all the requisite plant and machinery for doing all the heaviest blacksmithing and mill work, and their trade reaches not only all over the State of Michigan, but also throughout Minnesota and Wisconsin, and as far away as Texas, Colorado and Los Angeles, Cal. The works have special facilities for manufacturing salt and artesian well tools of all kinds, as well as conveyer chains for saw dust, slabs, etc., bolts, pole joints, and all the requisites for saw and lumber mills. Employment is given to a force of twenty skilled workmen, and the thoroughness with which all the details of the business are conducted, the superior workmanship and the unsurpassed quality of the materials used have secured for the products of this establishment a widespread reputation; and the promptness and accuracy with which all orders are filled, and the uniformly reliable methods upon which the business is conducted give the firm a high place in the confidence of mill men and owners of machinery in all parts of the country. Both Mr. James A. Koehler, and Mr. Clarkson A. Koehler, are thoroughly practical and experienced men in the business, and all its details are conducted under their personal supervision.

Joseph Stringham.—Insurance and Adjuster of Fire Losses; Bancroft Block, Genesee and Washington avenues, East Saginaw.—Mr. Stringham is one of the best known and most prosperous underwriters in the State. He was born in Detroit and located in East Saginaw in 1867, forming a partnership with M. H. Gallagher in the insurance business. Soon afterward the firm was changed to Ten Eyck, Stringham & Wheeler and later to Stringham & Wheeler. This business was afterward disposed of and Mr. Stringham was for two years Assistant State Agent of the Home of New York, and four years State Agent of the New York Underwriters' Agency. In 1878 he returned to East Saginaw and entered into partnership with E. J. McClintock, and in 1881 went into business in his present individual venture. His experience has made him an authority upon all insurance subjects. He represents a number of the leading insurance corporations of the country, and is prepared to issue policies for fire, life, accident and plate glass insurance upon the most reasonable terms consistent with the security of the investment. He represents in fire insurance the Aetna, of Hartford, capital \$4,000,000 and net surplus \$3,450,221; the Detroit Fire and Marine, of Michigan, capital \$300,000 and net surplus of \$405,543; the Germania Fire Insurance Company, of New York, capital \$1,000,000, net surplus, \$638,084; the Hartford, of Connecticut, capital \$1,250,000 and net surplus of \$1,789,987; the Liverpool and London and Globe, of Liverpool, England, with total assets in its United States branch of

\$6,639,781, and a net surplus of \$3,077,539; the Phenix, of Brooklyn, N. Y., capital \$1,000,000 and net surplus of \$557,087; the Rhode Island Underwriters' Association of Providence, capital \$500,000 and surplus of \$222,960; the St. Paul Fire and Marine Insurance Company, of Minnesota, capital \$500,000 and surplus of \$348,675 and the Underwriters' Agency of New York, also of large capital and resources. In life insurance he represents the well known and reliable Mutual Reserve Fund Life Association, which at the beginning of the present year had assets amounting to a total of \$1,586,493.55, against total liabilities of \$375,700, leaving a net surplus of \$1,210,793.55. He also represents the Pacific Mutual Life and Accident Insurance Co., of San Francisco, with a capital of \$100,000, assets of \$1,498,621 and a reserve at $4\frac{1}{2}$ per cent. of \$1,269,727. He also represents Lloyd's Plate Glass Insurance Co., of New York, the oldest, largest and most substantial of the plate glass insurance companies. Mr. Stringham devotes his entire attention to the insurance business, and is an expert adjuster of fire losses and special correspondent. He is frequently called away to adjust fire losses in other cities, and his accurate knowledge of insurance matters and the unsurpassed solidity and reputation of the companies he represents as well as his own accurate and reliable business methods have secured for him a prosperity which is the result of merit.

William Roeser & Sons.—Dealers in Farming Tools and Implements, Wagons, Carriages, Harness, Etc.; 416 and 418 Franklin street, Saginaw City.



—Mr. Roeser, who is a pioneer resident of Saginaw county, established himself in business as a general store keeper in Freeland in 1849. In 1870 he established this business on North Hamilton street in the location where Martin's new livery barn is now in course of erection. He continued the business with signal success, each year showing an increase in the volume of his trade, and in 1883

his sons, William Roeser, Jr., and Charles L. Roeser, who had received a practical training in the business under the experienced supervision of their father, were admitted to the firm, which then assumed its present style. The premises occupied by the firm embrace a fine new two-story double building, 60x120 feet in dimensions, with the upper floor of the postoffice next door, also 60x120 feet, and in addition occupy for storage purposes a large barn and wagon shop on Monroe street, and they also have a warehouse for storage at Freeland. The stock of the firm, which is very large, embraces everything in the line of farming tools and machinery, wagons, carriages, harness, etc., and the firm has the agency for the world-renowned McCormick binders, reapers and mowers, which have attested their superiority as the best machines of the kind ever invented. They are sole agents for the Nichols & Shepard Co.'s and Advance engines and threshers, the Three Rivers vibrator and Empire clover huller, John Deere's all steel plows, and many others, the best made, and carry large stocks of farm wagons, including the Flint, Studebaker and Milburn makes, Studebaker, Milburn and Rogers platform spring wagons, buggies and carriages, Portland and swell-body cutters, John Deere, Trump, Bonanza, Albion and Boss cultivators, Empire and Crown drills, Crown and Red, White and Blue mowers, and a large number of other first-class agricultural machines and vehicles. They also carry a complete stock of harness. A large force of clerks and assistants is employed in the house, and several travelers represent the firm throughout the Saginaw Valley and Northern Michigan. The details of the business are supervised in an intelligent manner by the members of the firm, and a large increase in its trade has been earned by close attention to all the details of the business, great care in the selection of the stock and uniform fairness and reliability in the methods upon which the business is conducted.

Heavenrich Brothers & Co.—Max Heavenrich, President; Carl Heavenrich, Vice-President; Louis Mautner, Secretary and Treasurer; Wholesale and Retail Clothiers, and Dealers in Lumbermen's Furnishing Goods; 301-309 Genesee avenue, and 102-114 North Franklin street, East Saginaw.—Among the larger commercial establishments which have contributed in an important degree to the business development of the Saginaws this firm occupies a notable and prominent place. The business was established in 1876 by the firm of Heavenrich Brothers, and was conducted by them until 1886, when the present company was incorporated with a capital stock of \$150,000. The history of the enterprise from its inception to the present time has been one of annual and steady growth, extensive additions being made to the facilities of the firm from time to time, and its retail and wholesale patronage steadily increasing from year to year. The premises occupied by the firm are the largest devoted to this branch of commerce in the Saginaws, four stores on Genesee avenue being devoted to the retail trade of the house, the clothing department and gents' furnishing goods department being each 25x100 feet in dimensions, the custom tailoring department, 22x80 feet, and the boot and shoe department adjoining, 22x100 feet. On North Franklin street the firm has one store 22x80 feet and two 22x40 feet in dimensions, and in the rear of these are two others 40x44 and 25x30, the North Franklin street stores comprising the wholesale department. The stock embraces everything in the line of clothing, from the finest goods made, the productions of the most noted English, French and German looms, to heavier articles suited for rough wear; while in lumbermen's furnishing goods the assortment contains everything pertaining to the line of unsurpassed variety and in extent of stock not excelled by that of any establishment in the State. The furnishing goods department is also complete in every particular, and the stock of hats and caps embraces every style of men's

and youths' headwear. The boot and shoe department is perfectly equipped, embracing not only the products of the best eastern manufacturers in ladies', men's, misses', youths' and children's wear, but also a specially superior stock of lumbermen's camp and drive boots, boot pacs and other heavy goods suited for the woods and river. The boot and shoe department is conducted by the firm of Heavenrich & Co., of which Messrs. Max and Carl Heavenrich, Louis Seifert and Ed. F. Fleury are the members, and which was established in April, 1884. The steady development of this business is one of the most gratifying instances of commercial success afforded by the business history of the Valley. The present prosperous condition has been built up by a combination of the highest order of executive ability with an intelligent comprehension of the needs of the citizens of the Saginaws in this branch of industry. As a consequence the business includes not only the largest retail trade in this line in Northern Michigan, but also a large and steadily expanding jobbing trade throughout the northern counties of the State and the Upper Peninsula, the firm by the vast volume of its business and its favorable relations with the leading manufacturers being enabled to offer superior inducements, both in quality and price, and in this respect enabled to compete with any house in the country. Employment is given in the clothing and furnishing goods departments to a force of twenty-five clerks and assistants, while six more are employed in the shoe department, and from thirty-five to forty experienced cutters and tailors are employed in the custom tailoring department, which latter is one of the most completely equipped in the State, and turns out goods which in fit and workmanship have no superiors. The head of this vast establishment, Mr. Max Heavenrich, occupies a deserved prominence among the leading citizens of the Saginaws, and is noted no less for his public spirit than for his superior business attainments. In addition to his position as President of this corporation he is Treasurer of the large wholesale grocery firm of The James Stewart Company, is a director of the East Saginaw National Bank and President of the Business Men's Association of East Saginaw, an organization which contributes more largely than any other to the growth and development of the industries and material interests of the city. No establishment is more truly representative, and none is more worthy, by the extent of its resources, the superior character of its facilities and the volume of its trade, of prominent mention in a work detailing the results of commercial and productive energy in the Saginaws.

Daudt, Watson & Co.—Importers and Jobbers of Earthenware, China and Glassware; Lamps, Chandeliers, Silver Plated Ware and Table Cutlery; 420 and 422 Genesee avenue, East Saginaw.—The largest and finest establishment in the china and glassware trade in Northern Michigan is that of Daudt, Watson & Co., dealers in china, earthenware, glassware, lamps, gas and oil chandeliers, fancy goods, table cutlery and silver plated ware. The business was first established by Daudt & Klanser, and the present firm succeeded February 1, 1887. The partners are Ferd. Daudt, Hamilton Watson and C. Daudt, the latter gentleman being the President of the Daudt Glass & Crockery Co. at Toledo, O. The premises occupied by the firm embrace a handsome three-story and basement brick building, 50x100 feet in dimensions, and finely appointed throughout. The stock of goods here displayed is one of the finest to be seen anywhere in this line of trade. It embraces artistic pottery, porcelain and glassware brought from nearly every prominent establishment and glass factory in the world. Among the richly decorated goods are



dinner sets, breakfast and tea sets, toilet sets of the Limoges ware of Haviland & Co., and the rich and popular Carlsbad ware. In ornamental pieces they have a large variety of the latest novelties of the European manufactories, special sets for fish, game, soup and ice cream, etc., artistic pottery in plaques, figures, vases and many different designs of the new Belleek china, a rare shell like porcelain of exquisite shading and glazing hard as the best Japanese ware. In glassware they carry full lines of the richest French and Belgian as well as the fine American cut flint and the new and rich Bohemian satin glass in delicate shades and decorations. The stock also embraces a great variety of gas and oil chandeliers and lamps of all kinds, including the renowned Rochester lamps in electro plate, bronze and brass, and handsome hand painted shades and globes of all colors and etchings. Here are also heavy china, stone and earthenware and glass for hotel and steamboat use, finer goods and ornamental ware for family use, cutlery and silver plated ware. The immense show rooms are marvels of elegance, taste and beauty. The firm employs a large staff of clerks and salesmen, and the trade, both wholesale and retail, is very large and active, extending throughout the State. The members of the firm are gentlemen well known in this community, and the house has retained its old customers as a result of the great superiority of the selection of the goods, the reasonableness of the prices, and the fairness of all its dealings.

Remer Brothers.—Manufacturers of Kelley Island Stone Lime; and Dealers in Coal, Calcined Plaster, Cement, Hair, Brick, Fire Brick and Clay; Yard, Water street, foot of Madison street, Saginaw City.—This business was established seventeen years ago by Mr. J. Remer, the firm afterward changing to J. Remer & Son, and in 1882 assuming its present style, the members of the firm now being Messrs. Charles C. and Henry C. Remer. They occupy spacious premises covering an area of about 250x120 feet with railroad tracks in front, and spacious and convenient docks in the rear, and have large lime kilns with tramways on which stone is elevated by steam, making lime of a superior quality in large quantities. They carry very large and completely assorted stocks of coal, chiefly dealing in anthracite, and have large and lofty coal sheds and other buildings, with full lines of calcined plaster, cement, hair, brick, fire brick and clay. They give employment to a force ranging according to the season from fifteen to twenty-five hands, and utilize nine horses in the operations of their business. In coal they have a large trade in the Saginaws and surrounding country, while in lime and other lines they do a large trade all over the northern portion of Michigan. Thoroughly acquainted with every detail of the business, and conducting all their transactions with fairness and accuracy, the firm enjoys a high place in the confidence of the trade and community, and has earned a prosperity which steadily increases from season to season.

National Tea Company.—(Cyrus D. Jones, Scranton, Pa., Frank C. Jones, New York, Charles Jones, Brooklyn;) Dealers in Teas, Coffees, Spices, Etc.; F. C. Knapp, Saginaw Manager; 317 Genesee avenue, East Saginaw.—This well-known and prosperous tea house is a branch of the National Tea Company, having headquarters at 79 Front street, New York, and having fifty-five prosperous branches in different cities throughout the United States. The company has maintained a branch in East Saginaw for the past thirteen years, and another branch at 3 Court street, Saginaw City. At each of these branches is carried a large and complete stock of every description of Chinese, Japanese and Asam teas, all approved grades of coffees, spices of every description and the unrivalled National baking powder. The vast business done by the company and its direct importations from the

tea and coffee districts, where it has experienced buyers, render its goods at all times reliable, and the favorable relations it holds with producers enables it to offer unsurpassed inducements in quality and price to consumers. At the East Saginaw establishment a force of eight clerks and assistants is employed and two wagons utilized in the city delivery, and a similar force is kept at the establishment in Saginaw City. The business here is under the management of Mr. F. C. Knapp, who came from Hudson, Mich., four years ago to engage in this business as an employe, Mr. Charles Jones having charge of the store, and at that time residing here. For the past three years the business here has been in the hands of Mr. Knapp, whose close attention to its details, fair and honorable methods of dealing and thorough efficiency have contributed largely to the steady increase in the business of the company from the time he took charge to the present.

Angell, the Photographer.—Franklin street and Genesee avenue, East Saginaw.—The great excellence of the products of the studio of Mr. D. Angell has long been recognized by the people of the Saginaws, and his studio is justly regarded as headquarters for the procurement of the best work in this line. Mr. Angell has been connected with this business twenty-five years, and was in Chicago and Wisconsin prior to coming to East Saginaw sixteen years ago. He attends to photographing in all its branches, including in addition to cabinet photographs, commercial work, life size work, oil and water color and crayon work, etc. He is the owner of a process whereby a steel engraving effect is given to photographs. This process does not effect the high lights, but relieves the shadows, and gives an individuality to each picture, which cannot be secured by any other means. He occupies as a studio the second floor of the building at the corner of Franklin street and Genesee avenue. 25x125 feet in dimensions, where he has an elegantly fitted reception room, an operating room with excellent lights, and printing and retouching rooms in the rear. He gives employment to five skilled artists, and all the products of his establishment are executed and finished in the highest style of the photographic art. Throughout his long connection with this business Mr. Angell has ever depended upon the character of his work for success, and the prosperity he has achieved is entirely due to this excellence. His trade is not confined by local bounds, but he has patrons throughout Michigan, and has a very large and established family trade, embracing the leading people of the Saginaw Valley.

Michigan Saw Company.—W. H. Presser, Proprietor; Manufacturers of Mill Saws, and Dealers in Emery Wheels, Etc.; 117 South Water street, East Saginaw.—This business was originally established in 1881 by an incorporated company, of which Mr. W. H. Presser was manager. Twice the establishment was visited by fire, and after the last of these conflagrations Mr. Presser bought the remaining stock and plant, retaining the old style and associating with himself Mr. Martin Marshall under the style of Presser & Marshall, of which firm Mr. E. J. McClintock became a member later. In the spring of the present year Mr. Presser bought out the two partners, and is now sole proprietor of the business. He occupies a three-story building, 25x80 feet, equipped with all the requisite machinery for the successful prosecution of the business, and giving steady employment to ten highly skilled workmen, the product of the works being sold throughout Michigan, Wisconsin and south as far as Alabama, in all districts where saw and planing mills and wood-working enterprises are conducted. At the works are manufactured circular saws, shingle saws, heading saws, jointer saws, band saws, etc., and the company are dealers in emery wheels, etc, a specialty being made of saws, which are manufactured in all sizes, from five inches to six feet in diameter. In addition to

the manufacturing department, saw repairing and regrinding is done at the works in the most workmanlike and complete manner, and in all the departments of the business the establishment, which is under the experienced and practical supervision of Mr. Presser, in all its details, enjoys a prominent place in the confidence of lumber manufacturers in all parts of the country.

John H. Beese & Co.—Wholesale and Retail Dealers in Coal, Sewer Pipe, Cement, Hair, Fire Brick, Fire Clay, Etc.; 235 South Water street, East Saginaw.—Mr. Beese established this business four years ago, since which time he has carried it on with a steadily growing success, and now enjoys a large trade with the manufacturers and citizens of the Saginaws and the surrounding country. He has large coal sheds fronting 50 feet and running back 80 feet, two docks and a spacious yard, and carries very large stocks of assorted qualities of anthracite, bituminous, cannel and smithing coal, which he is prepared to deliver on order, or to have shipped direct from the mines. In addition to this business, he carries large and completely assorted stocks of sewer pipes, bends, elbows, traps, etc., and all dimensions of drain tile, foreign and domestic cements, hair, fire brick and fire clay, etc., and is agent for Bridgeport brick. The firm employs in its yard seven hands and has four teams which are utilized for the purpose of delivery. As a consequence of the accuracy of all its dealings, and the prompt and satisfactory manner in which all orders are filled, the firm is doing a thriving business.

Mayflower Mills.—Emil Moores, Manager; Roller Flour Manufacturers; 424 South Water street, East Saginaw.—This is one of the oldest mill concerns in Michigan, the first Mayflower Mills having been erected in 1851, a year after the city of East Saginaw was laid out. They were built by the late Jesse Hoyt, of New York city, and continued in operation until destroyed by fire in 1860, when a new and larger mill was built on the same site by Mr. Hoyt. In 1866 Mr. Emil Moores was admitted to the firm, and in the same year the mills were considerably enlarged. Since that time Mr. Moores has been the manager of the business, which after after his advent to the firm increased so largely that the facilities of the mill became too contracted for the efficient prosecution of the business, and in 1882 a complete roller mill of 500 barrels daily capacity was put up upon the order of Mr. Moores by the John T. Noyes Manufacturing Company, of Buffalo. In their present condition these mills are now the largest mill establishments in Michigan, and consist of five large buildings, including an elevator with a storage capacity of 85,000 bushels of wheat, and a warehouse used for storing bran and fine feed, with a capacity of 45,000 bushels, the old Mayflower Mills, now used for packing and storing flour and offal, with a capacity for the storage of 5,000 barrels of flour and 300 tons of offal; and engine and boiler house, containing a 400 horse-power Steeple compound engine, with high and low pressure cylinders, fed by two steel tubular boilers 16 feet long and 66 inches in diameter, while the main building, the new Mayflower Mills, is a four-story and basement structure, 50x80 feet in dimensions. In addition to a full roller process for the manufacture of flour, the mills are equipped with a roller process plant for the manufacture of a fine quality of meal. All the cooorage for the mills is made on the premises and employment is given to a force of twenty hands in the mill and ten in cooorage department. The Mayflower Patent and Mayflower Roller flour has a just celebrity for its superiority, being made from Michigan amber and white winter wheat, and the meal made in these mills is also equally popular. The business has largely increased under the practical and experienced management of Mr. Moores, to whose reliable business methods, combined with the merit of the product of the mills, is due the prosperous business enjoyed by this establishment.

William F. Weber.—East Saginaw Trunk Factory; Manufacturer of and Dealer in Trunks, Traveling Bags, Etc.: 120 North Cass street, East Saginaw.—Mr. Weber is a thoroughly practical and experienced man in the business of trunk manufacture, in which he has been engaged for the past twenty years. He was for nine years with Martin Maier, of Detroit, and worked in this city with another party for two years prior to establishing in business for himself in 1885. His factory is now the only one engaged in this branch of industry in the Saginaws, and occupies a building 35x125 feet in dimensions, completely equipped with all the necessary plant and appliances for the successful carrying on of the business, employment being given to a force of highly skilled workmen, and all the operations of the business being personally supervised by Mr. Weber, in order to secure for the product of the establishment the excellence for which it is celebrated. He makes and deals in every description of trunks, traveling bags, etc., makes trunks and sample cases to order, and in connection with his business conducts an efficient repairing department, in which orders for every kind of repairs to traveling goods are filled in a prompt and satisfactory manner. The trade has steadily grown from its inception to the present time, and Mr. Weber enjoys a thriving business as a result of close attention to all its details.

D. McLeod.—Manufacturer of Shingles; North Water street, between Madison and Monroe streets, Saginaw City.—Mr. McLeod has long been prominently identified with the shingle manufacturing industry of the Valley, having established himself in business in Saginaw City fourteen years ago, and steadily carried it on from that time to the present. Six years ago his mill was destroyed by fire, but Mr. McLeod started at once to repair the loss he had sustained, and built his present mill, which, with the adjoining grounds, covers an area of 100x100 feet. It is conveniently located with railroad tracks in front and the river in the rear, affording every facility for the handling of raw material and shipment of the manufactured product. The mill is completely equipped with modern and improved machinery, and makes 6,000,000 shingles annually, giving employment to a force ranging from fifteen to twenty men, and the product of the mill is of unexcelled quality and in large demand by the trade. In addition to the shingle industry Mr. McLeod carries large stocks of wood, which he sells at wholesale and retail. He is a thoroughly practical man, conducting his business on accurate and reliable methods, and having an unsurpassed reputation for the promptness and straightforwardness of his business conduct. He is a native of Scotland, from which country he came to Quebec, Canada, in 1852, and after traveling through Canada and New York settled in Toronto for five years. He afterward conducted a saw and shingle mill on the Ottawa river for a number of years, and in 1865 came to Saginaw and worked at mills up to the time of establishing his present industry. His enterprise has been rewarded with success, and his trade is large and steadily growing.

Victor Slesinger.—Dealer in Hides, Pelts, Wool, Furs, Cracklings and Tallow; 130-132 North Jefferson street, East Saginaw.—Mr. Slesinger has been in this business in this city for the past nineteen years, and was a pioneer in this branch of industry. He was for fifteen years on Genesee avenue, later removing to the quarters now occupied on North Jefferson street. In the rear of the lot there occupied he has a new two-story brick building 40x75 feet in dimensions, and has an office fronting on the street 20x25 feet. He carries on a large business as a dealer in clipped wool, which he buys from farmers throughout the Saginaw Valley. In this business the volume of his trade has steadily grown. Seventeen years ago all he could obtain through the country

was 3,200 pounds. Last summer he handled 200,000 pounds of wool. In addition to this branch of his business Mr. Slesinger also handled an average of about 500 sheep skins per week, or 25,000 per year, which he secured from farmers, butchers, etc. In all branches of his business Mr. Slesinger reports a steady increase, except in hides, in which the production in the Valley has greatly decreased, owing to the largely increased use of dressed beef shipped in refrigerator cars from Chicago and other points. He also handles furs, which he ships largely to New York for export.

In addition to this business Mr. Slesinger conducts a personal security bank, and loans money on diamonds, watches and valuables that can be put in a safe. He is prepared to offer superior inducements to those needing accommodation of this character, and in all his lines he conducts business on honorable and reliable methods which have secured for him a first-class reputation and a merited success.

T. C. L. Zander.—The New York Tailor; 120 North Hamilton street, Saginaw City.—Mr. Zander, who came from New York two years ago and established this business, has built up a large patronage not only in the Saginaws, but also throughout the State, as a result of the thoroughly practical and artistic manner in which garments are produced at his establishment from the finest and most desirable patterns and fabrics. He occupies a well located and equipped store, 25x30 feet in dimensions, where he carries a carefully selected and large stock, embracing the finest imported and American goods, and Mr. Zander is prepared to give to his customers garments in exact accordance with the prevailing mode, of intrinsic value in material, workmanship and perfection of fit, and made in a style which is unsurpassed by any merchant tailor in the Northwest. Mr. Zander is always on the lookout for the finest goods produced by the most noted looms of Europe and America, and as a consequence his stock always embraces the latest and the best, his present supply for fall and winter wear being as fine a display of fine goods as was ever brought to the West. He gives steady employment to fifteen highly skilled workmen, and has three travelers taking measures and orders throughout this State, Illinois, Wisconsin, and as far west as Montana. His business has steadily grown from its inception and is still increasing, the products of his establishment always giving satisfaction and his place being justly regarded as headquarters for superior garments.

Buehler & Deibel.—Dealers in Boots, Shoes and Rubbers; Court street, near Washington street, Saginaw City.—This firm, of which Messrs. J. J. Buehler and Philip Deibel are the individual members, was formed two years ago, and by selling superior goods at the lowest prices have secured a liberal share of the patronage of the citizens of and visitors to the Saginaws. Their store is eligibly located on Court street, near Washington, and their stock of boots and shoes embraces everything in the line of ladies', gentlemen's, misses', youths' and children's wear, the productions of the most famous Eastern manufactories, including in ladies' fine shoes such goods as those of A. S. Elderkin, Taylor & Co., and Smith & Herrick, all prominent manufacturers of Rochester, N. Y., and in gentlemen's shoes the fine goods of Lilly, Bracket & Co., of Brockton, Mass., and the famous Emery shoe, while in children's shoes and rubber goods their stock is of an equally superior quality. The firm has secured a prosperous and thriving business by selling the best goods at the lowest prices, marking its stock in plain figures and charging strictly one price to all their customers. In addition to the members of the firm, who devote all their time and attention to the details of the business, two competent clerks are employed, and the great merit of their goods and the satisfactory character of their dealings have made the house popular and prosperous.

John A. Price.—Personal Security Bank, 418 Tuscola street, East Saginaw.—Mr. Price has been engaged in this pursuit since 1884 and does a large business as a consequence of the uniform fairness and liberality of his methods. He is prepared at all times to loan money in any desired amount on diamonds, watches, jewelry and other articles of value, or upon chattel mortgages upon every class of personal property without removal, and upon horses, cattle, etc. He has constantly on hand a large and select stock of the finest diamonds, watches and jewelry which he sells at a price much below their value. He is a gentleman of ample resources and a thorough knowledge of all the details of the business in which he is engaged, and those having good collateral and desiring financial accommodation will find his terms reasonable. To those desiring to purchase watches, gems and jewelry his establishment offers superior inducements, his stock embracing a number of undoubted bargains, and Mr. Price being thoroughly reliable and accurate in all his representations and dealings.

Anderson Brothers.—Fine Dry Goods, Silks, Dress Goods and Laces ; 218 Genesee avenue, East Saginaw.—This firm, of which Messrs. Peter and Charles A. Anderson are the individual members, came to East Saginaw early in 1886 from Toledo, where they had been for eight years engaged in a similar business, and bought out the old house in this stand of J. W. Howry. They occupy a handsome and convenient three-story building fronting 25 feet on Genesee avenue and running back 100 feet, with an L running west to Franklin street, 40x50 feet in dimensions, which they utilize for their cloak department. They carry very large and complete stocks of everything in the line of dry goods, especially assorted so as to include the finest qualities of goods and the latest novelties in patterns and fabrics, their stock of silks, dress goods and laces being especially complete. As a consequence of the great care taken in the selection of the stock as to make its quality unsurpassed, the house is accurately regarded as headquarters for fine dry goods of every description, and enjoys a large patronage from the ladies of the Saginaws, as well as an extensive and steadily increasing transient trade. A force of twenty clerks and assistants is employed in the house, and the firm enjoys unsurpassed facilities for supplying goods of the finest quality in all departments of a high class dry goods establishment.

W. S. Mitts & Co.—Personal and Exchange Bank ; 109 South Cass street, East Saginaw.—This firm, which is composed of Messrs. W. S. & S. W. Mitts, was established two years ago, since which time they have enjoyed a large and steadily increasing business as brokers in stocks, bonds and all kinds of securities, dealers in farm and timber lands, logs and lumber, and also conduct a very large loan business on chattel mortgages and collateral of all kinds, and buy and sell fine jewelry and watches and other articles of value, and, in fact, buy everything in the line of jewelry. They are prepared to loan money in any amount and on reasonable terms to those who are prepared to offer good security, and those desiring accommodation of this character will find this firm a first-class medium through which their business can be transacted in a reliable manner. The Messrs. Mitts are business men of superior attainments, thoroughly fair and accurate in their dealings, and conduct their business upon methods which have secured for them the respect and confidence of the community.

Saginaw Valley Paper Co.—F. S. Sears, Proprietor ; Dealer in All Kinds of Blank Books, Stationery, Paper Boxes, Twine, Flour Sacks, Etc. ;

221 South Hamilton street, Saginaw City.—Mr. Sears is an experienced man in this department of commerce, having been engaged in a similar business for twelve years in Detroit prior to establishing himself in this city three years ago. He occupies as office and warerooms a building 25x100 feet in dimensions, and carries a very large and completely assorted stock of everything in the line of blank books, stationery, twines of all kinds and flour sacks of a superior quality, as well as all other goods pertaining to this line. He has a very large business in the Saginaws and surrounding country, and has a handsome double wagon and a single one which he utilizes in delivering goods to his customers throughout this section. The goods carried by him are of a superior quality, and the favorable relations which he enjoys with leading manufacturers enables him to offer superior inducements both in quality and price to the trade and large consumers, and he is prepared to fill all orders for every description of goods in his line in a prompt and satisfactory manner, and his business has increased in volume annually from the inception of his enterprise to the present time.

Selle & Jasper.—Fine Tailoring; 112 South Washington avenue, opposite Bancroft House, East Saginaw.—This firm, of which Messrs. M. A. Selle and C. F. Jasper are the individual members, was established in February of the present year, when they bought out part of the stock of Werno & Luetke, by whom the business was established in 1885. They occupy an eligibly located and completely equipped store with large plate glass show windows, and carry a large stock of fine goods, buying their English, French and German goods in London, England, and having a special line of fine goods made directly to their order. They enjoy facilities unsurpassed for producing gentlemen's garments of intrinsic value, in accordance with the prevailing mode and with special adaptation and fitness to the wearer, employing a force of fifteen highly skilled workmen, and enjoying a large trade in the Saginaws and their surroundings, as well as a considerable order trade throughout the State, and some customers in the West and South. Mr. Selle, of this firm, is a highly skilled artist in this business, and came to the city from Chicago, where he had previously been engaged, some three years ago, and was employed as cutter for Werno & Luetke until he bought them out with Mr. Jasper at the beginning of the present year. Since that time the business has been doubled, and the firm is one of the most prosperous in its line in the State. Mr. Jasper is also a practical man in the business, and the combination is one containing the elements of success. As a consequence of the superior character of the garments produced at this establishment, their trade is steadily growing, and they enjoy the patronage of the leading people of the Saginaws.

E. S. Newton & Co.—Foundry and Machine Shop; Corner of Water and McCoskry streets, East Saginaw.—The works conducted by the firm of E. S. Newton & Co. were originally established in 1871 by Merrill & Bacon, by whom they were conducted until June of the present year, when the business was purchased by Messrs. E. S. Newton and C. H. Rademecher, who compose the present firm. Prior to the formation of this firm Mr. Newton was with Wickes Brothers of this city for twenty years, and was for four years foreman and sixteen years superintendent of the works. He is well and favorably known all along the river and throughout the northern portion of Michigan. Mr. Rademecher was also with Wickes Brothers for over twenty-two years, and like Mr. Newton is a thoroughly practical man in all the details of the foundry and machine shop business. The several shops cover an area of about 200x200 feet, but they propose pulling down a portion and rebuilding so as to have the

whole concern under one roof, and when their contemplated changes are made their works will be the most convenient of the kind in this section of Michigan. Their present large machine shop is crowded with all the finest tools and machinery adapted to the purposes of their business, including nine lathes from six feet down to smaller sizes, two large planers, drill presses, etc., to which, when they get their works fully organized, they will add others, and increase their force of hands and push their trade into a wider territory. At present they give employment to a force of twenty hands, and carry on a large business as builders of steam engines, saw mill and salt well machinery, salt pumps, valves, etc., and as dealers in steam pumps, injectors, governors, tubing, pipe fittings, etc., and make a specialty of steam heating. Bringing to the prosecution of the business practical knowledge of a superior character, and supervising all the details in a careful and accurate manner, they enjoy a trade covering the Saginaw Valley, and which is steadily growing and expanding.

William Gemmill.—Hardware, Stoves, Oilcloth, Etc.: 715 Warren street, Near Flint & Pere Marquette Railroad, East Saginaw.—Mr. Gemmill is a thoroughly practical and experienced man in the hardware business, and for two years prior to establishing in business for himself was a partner of M. S. Couse in his store on Potter street. He embarked in his present enterprise March 1, 1887, and now occupies a two-story brick building, 30x125 feet in dimensions, lighted by two large show windows, and in every way adapted to the purposes of the business. He carries large and complete stocks of everything in the lines of shelf and heavy hardware, Golden Star base burner stoves and ranges, tinware, pocket and table cutlery, bird cages, etc., and the largest stock of oilcloths in the city. He gives employment to three competent clerks and assistants, and enjoys a large and steadily growing patronage from the citizens of the Saginaws and the surrounding country. He sustains a first-class reputation for the fairness and accuracy of his dealings and for correctly and promptly filling all orders for every description of goods in his line. Since starting in business for himself his trade has steadily increased in a manner which gives certain indications of a prosperous career for the enterprise.

Connelly Brothers.—Brokers and Furniture Dealers; 131, 133, 135 and 136 South Washington avenue, East Saginaw.—This firm is composed of Messrs. John E. and Thomas Connelly, who have successfully conducted the business for the past seven years, and who occupy the main floor of three stores, 75x100 feet in dimensions, with an extension 25x60 feet, and a branch store across the street, occupying the main floor, 25x100 feet. In these extensive premises they carry a large and complete stock of new and second-hand furniture, carpets, stoves, crockery, etc., and are always prepared to supply every description of goods in their line with promptness and at the lowest prices. Mr. John E. Connelly came to this city from Ontario, Canada, when a boy twenty-two years ago, and fifteen years ago embarked in the grocery business, later going into the fruit business, and seven years ago associating with himself his younger brother, started in his present line. Up to last year he had been interested in the lumber business, but finding that the constantly growing business of his store needed his undivided attention he sold out his lumber manufacturing interests. The Connelly Brothers personally supervise all the operations of their business, in which they are assisted by four clerks and employ two wagons for delivery, and are doing a thriving trade as a consequence of the fairness of their dealings, and the bargains which they at all time have on hand.

Miss M. E. Hayden.—Fashionable Millinery Establishment; 122 South Washington avenue, East Saginaw.—An establishment, which has in a short

time built up a large trade which is steadily growing, is that of Miss M. E. Hayden, who came to this city from Detroit early in 1886, and has since acquired a merited celebrity for the superior character of all the productions of her establishment, the careful selection of her stock and the thoroughly satisfactory manner in which orders are filled. She occupies an elegantly appointed store room, 30x80 feet in dimensions, where she carries a large assortment and attractive display, embracing all the latest novelties in millinery, and a superior line of trimmed and untrimmed hats and bonnets. She also carries a large stock and complete assortment of all kinds of hair goods, wigs, puffs, frizzes and toilet necessities. She is also agent for the Universal Fashion Co.'s Perfect Fitting Patterns, and in every respect the stock is of a character to invite inspection of the ladies of the Saginaws. Miss Hayden, who is thoroughly practical and experienced and of excellent taste and judgment, gives employment to five competent milliners, and is doing a thriving business which is fully merited by the superior quality of her goods, and her prompt and accommodating methods.

James McGregor & Sons.—Manufacturers of Steam Boilers and Sheet Iron Work, Corner of Water and Williams streets, Saginaw City.—Mr. James McGregor, by whom this business was founded, is a member of a family which contains a number of prominent manufacturers of steam boilers, he having two brothers in Detroit, each of whom conducts an establishment of this nature. The business conducted by James McGregor & Sons, in Saginaw City, was established in 1862 by Mr. James McGregor, by whom it was continued alone until six years ago, when his sons, Messrs. John McGregor and James McGregor, Jr., who had been carefully and thoroughly instructed in all the details of the trade under the capable and experienced supervision of their father, were admitted to the firm, which then assumed its present style. They occupy a building 80x100 feet in dimensions, completely equipped with all the latest and most highly improved machinery and appliances adapted to the requirements of the business, and give employment in summer to ten and in winter to twenty-five hands in the manufacture of steam boilers of every description, and all kinds of sheet iron work, making a specialty of mill, marine and house boilers. During the past summer the firm built two 5-foot shell by 16-foot boilers for the Union School at Saginaw City, eleven boilers for house heating for Wickes Brothers, as well as filling a large number of other orders. The firm has at all times a stock of new and second-hand boilers on hand and for sale, and gives prompt attention to repairing boilers of every description. It enjoys a large trade from all parts of the Saginaw Valley, which it has earned by the superior character of the workmanship of all the productions of its establishment, the promptness with which orders are filled, and its uniform reliability in every particular.

Mittermier & Rohde.—Dealers in Groceries, Vegetables, Fruits, Poultry, Oysters, Etc., 421 Genesee avenue, East Saginaw.—This business was established in 1875 by Mr. Charles Pendell, who conducted it for about eight years, when Mr. Hamilton became the proprietor for a short time, and was succeeded three years ago by the present firm, composed of Messrs. John Mittermier and August Rohde, both of whom had previously been engaged in the house, Mr. Mittermier for seven, and Mr. Rohde for five years. The premises occupied by the firm embrace a two-story brick structure, eligibly located at 421 Genesee avenue, and heavily stocked with full and complete assortments of everything in the line of staple and fancy groceries, a specially fine assortment of canned goods, eggs, all fruits and vegetables in season, teas and coffees, poultry, oysters and grocers' sundries. The complete knowledge

of the business possessed by both members of the firm is shown in the great care taken in the selection of their stock, by which they have commended themselves to the favor and patronage of the citizens of the Saginaws and vicinity; and they are prepared at all times to fill orders in a prompt and accurate manner, being aided in their business by five competent clerks and assistants, and utilizing two wagons in their city delivery. The establishment is a favorite one with the people of the Saginaws, and the energy and enterprise of the firm has secured for it a steady and growing success.

M. L. Herley & Co.—Depot Drug Store; 514 Potter street, East Saginaw.—This business was established fifteen years ago by Mr. M. L. Herley, who conducted it alone for six years, when he was joined by Mr. F. L. Kistenmacher, forming the present firm. They have a well kept and completely equipped drug establishment, eligibly located at 514 Potter street, where they carry large stocks and complete assortments of everything in the line of drugs and chemicals, full supplies of all approved proprietary medicines and druggists' sundries of every description. They also manufacture a number of specialties which by reason of their superior efficacy, are in large demand, including Herley's Liverwort Kidney Cure, Herley's White Pine Balsam and Herley's Improved Liver Pills. Employment is given to a force of three competent clerks and assistants, and prescriptions are carefully compounded from the purest materials by skilled pharmacists. As a consequence of the excellence of their stock and the close and accurate attention paid by the members of the firm to every detail of the business, they have built up a first class reputation, and a trade which steadily expands, the store being a popular one with the people of the city and surroundings, the firm constantly endeavoring to give satisfaction to its customers.

Benson & King.—Manufacturers of Picture Backing, Thin Box Lumber and Box Shooks; Atwater street, corner of Cass street, East Saginaw.—A prominent addition to the manufacturing concerns of the Saginaws was made in the spring of the present year, when Messrs. N. S. Benson and Louis King, who had previously conducted a similar business at Owosso, came to this city and built a completely equipped mill upon a piece of land which they purchased from Mr. Lewis C. Slade. The mill covers an area of about 70x100 feet and is completely equipped with all the latest and most improved machinery adapted to their business, including a very fine standard automatic engine of 50 horse power and boiler with a five-foot shell by sixteen feet in length, four new planers, as well as resaws, rippers, and all other plant and appliances required in their manufacturing operations. Although the main business of the firm is the manufacture of picture backing, thin box lumber and box shooks, for the quality of which they have secured a reputation which is unsurpassed, they also do a general planing business chiefly on orders, and deal extensively in lumber, lath and shingles, which they are prepared to supply in any desired quantity. Both members of the firm are energetic and enterprising business men and supervise the details of their business with an intelligent knowledge of all its departments and accurate methods which have secured for their enterprise a steadily increasing prosperity. A force ranging from fifteen to twenty workmen is employed in the mill and their trade in their specialty, of picture backing extends to all parts of the country, orders having been received by the firm as far away as California. The thriving business enjoyed by them so far gives promise of a successful career for the establishment.

J. J. Winsor.—Planing Mill and Salt Works; First street, Near Railway Bridge, East Saginaw.—This well-known planing mill was built over six years ago, at first being run by the firm of Within & Anderson, and later by

Within & Bowen, who were succeeded by Mr. J. J. Winsor. The mill is 100x100 feet in dimensions, and is fitted up with all the latest and most improved machinery and appliances, including one 26-inch surfacer, a No. 5 planer, an 18-inch resaw, an 8-inch moulder, three saw tables with 14-inch saws, a self-operating emery planer sharpener and other necessary appliances, propelled by a 100 horse-power engine fed by two boilers. In these premises, which have a capacity for dressing from 25,000 to 30,000 feet of lumber per day, a force ranging from twelve to fifteen hands is employed, the mill being kept steadily busy throughout the season, dressing lumber chiefly on Detroit orders. In addition to this business Mr. Winsor is engaged in the manufacture of salt, having a spacious drill house and salt works, and manufacturing salt in large quantities, the output of the works in 1886 amounting to 8,650 barrels. The salt is manufactured by the use of exhaust steam from the planing mill, and the product is sold through the medium of the Michigan Salt Association. Mr. Winsor, the proprietor of the business, is a thoroughly practical and experienced man, who understands every detail of this department of industry, and carefully supervises his affairs in a manner which has secured for him the confidence of the trade and a large and constantly prospering business.

Richard Khuen.—Insurance; Office adjoining the Saginaw County Savings Bank, Hamilton street, Saginaw City.—No insurance agency in the Saginaws enjoys a better reputation or does a more extensive business than that of Mr. Richard Khuen, who is well known as an accurate and reliable underwriter, and as such holds a high place in the confidence of the insuring public. He represents a number of the leading companies, all of them substantial and noted for the promptness with which they pay all losses, including the New York Underwriters' Agency, composed of the Citizens and Hanover Insurance Companies, of New York, the Citizens, having a capital of \$300,000, assets of \$1,102,460, and a net surplus of \$332,427, and the Hanover, having a cash capital of \$1,000,000, assets of \$2,546,675, and a net surplus of \$540,904. Mr. Khuen also represents the German American, of New York, cash capital of \$1,000,000, assets of \$5,150,899, and net surplus of \$2,344,273; the Continental, of New York, cash capital, \$1,000,000, assets, \$5,239,981 and net surplus of \$1,374,857; the Connecticut Fire Insurance Company, capital, \$1,000,000, assets, \$2,129,742, and surplus of \$424,871; the American, of Philadelphia, capital, \$500,000, assets, \$2,301,858, and surplus of \$552,874; the St. Paul Fire and Marine, of Minnesota, capital, \$500,000, assets, \$1,448,026, and surplus \$348,675; the Liverpool and London and Globe, of England, the largest fire insurance corporation in the world, and having in its United States branch \$6,639,781 assets, and a surplus of \$3,077,539; the Royal, of Liverpool, England, assets in the United States, \$4,830,132, and surplus of \$2,329,552; the London and Lancashire, of England, assets in the United States of \$1,430,064, and surplus of \$622,041; North British and Mercantile, of London, United States assets of \$3,378,754, and surplus of \$2,013,106; the Fire Insurance Association, of England, capital \$500,000, assets of \$4,445,576, and net surplus of \$939,569; the Franklin, of Philadelphia, cash capital of \$400,000, assets of \$3,177,106, and surplus of \$967,848; the California, of San Francisco, capital \$600,000, assets of \$1,068,878, and surplus of \$132,581; the Buffalo-German, capital, \$200,000, assets \$1,186,455, and surplus of \$681,401; the Guardian, of London, England, United States assets of \$1,367,479, and surplus of \$795,317; the Sun Fire Office, of London, the oldest insurance corporation in the world, with United States assets of \$1,666,681, and a net surplus of \$549,206; the Washington Fire and Marine, of Boston, capital \$1,000,000, assets \$1,949,467. He also represents

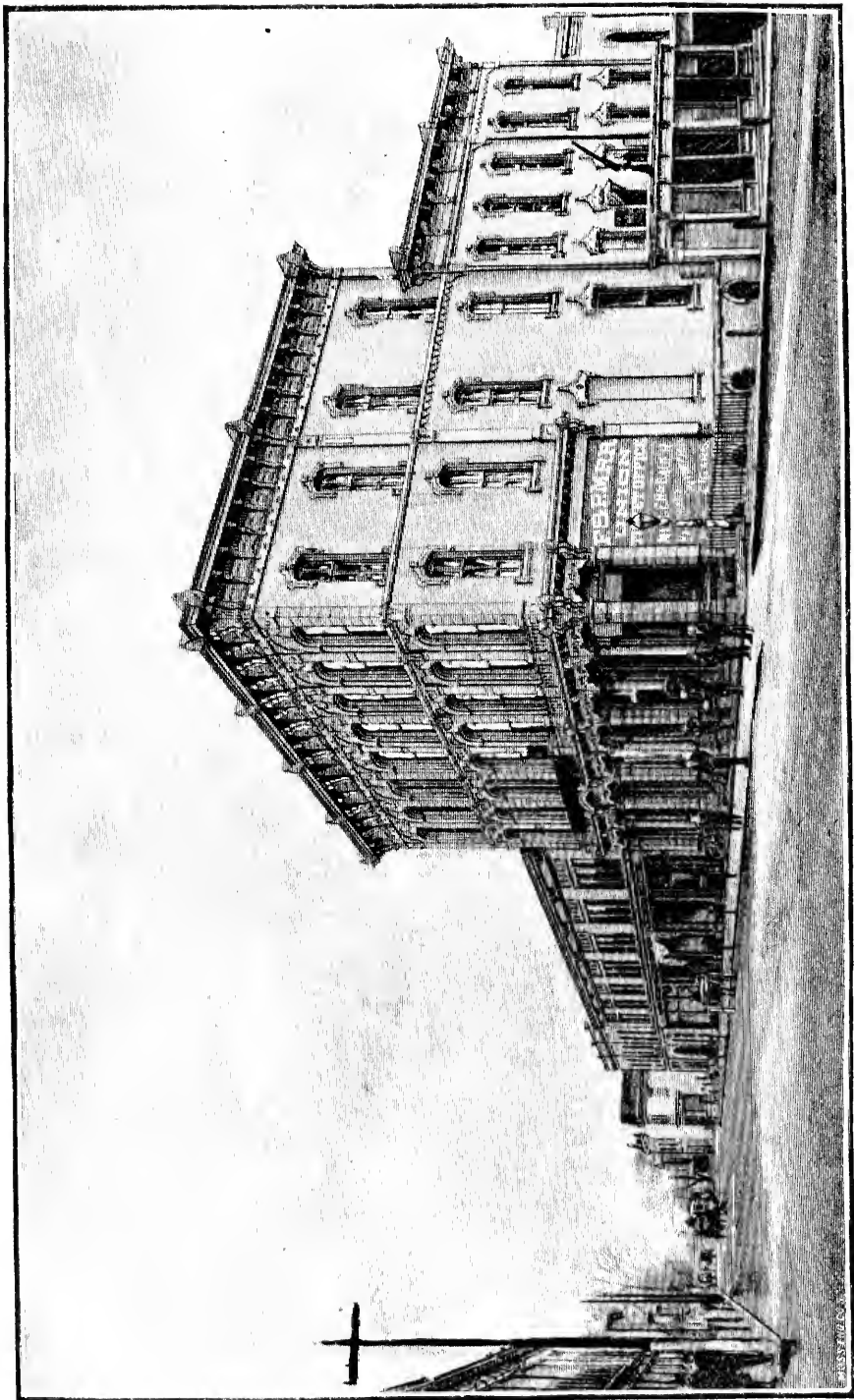
the Hartford Steam Boiler Insurance Co., capital \$250,000, assets \$693 070, and a net surplus of \$111,882. Through these prominent and substantial corporations Mr. Khnen is prepared to write insurance at the lowest rates consistent with the absolute security offered by these first class companies. Mr. Khnen, who has been a resident of Saginaw since 1854, has been engaged in business pursuits ever since that time, and is a substantial citizen. In addition to his business of insurance, he is the secretary and treasurer and a director of the Saginaw County Savings Bank. He is a business man of superior attainments, and is justly regarded with the greatest confidence by the community.

P. Opfergelt.—Manufacturer and of and Dealer in Harness, Saddles, Collars, Whips, Etc.; Hamilton and Cass streets, Saginaw City.—Mr. Opfergelt is one of the oldest citizens of the Saginaws, he having come to this city when a boy with his father in 1857, and continuously resided here with the exception of a few years, from that time to the present. In 1864 he established himself in his present business, in which he has built up a large and constantly growing trade, as a consequence of the superior quality of materials and workmanship of all the products of his establishment, and the careful selection of his stock, which is at all times completely assorted. He owns and occupies a two-story building, 25x70 feet in dimensions. In his store he carries a complete stock, embracing everything in the line of light and heavy harness, robes, saddles, blankets, collars, whips and saddlers' goods of every description, and has a glass room in his store running the full length, for keeping the stock clean. He gives employment to a force of six skilled workmen, and makes a fine light harness as well as heavy lumber harness, and his trade extends to every part of the Saginaw Valley, all the products of his establishment being of unsurpassed quality, made of the best materials and by skilled workmen. The reliable methods which have characterized the dealings of Mr. Opfergelt throughout his long business history have been rewarded by a substantial and merited prosperity.

Charles H. Plummer.—Manufacturer of and Dealer in Lumber, Lath, Shingles, and All Kinds of Hard Wood; also Manufacturer of Flour and Dealer in Pine Lands; Bliss Block, Genesee and Washington avenues, East Saginaw.—The name of Mr. Plummer has been identified with the lumber manufacturing industries of the Saginaw Valley for the past twenty years, and he has been in the lumber business for thirty-one years. By steady industry and close attention to all the details of his business he has achieved a gratifying success and a well-earned competence. He now owns some 35,000 acres of land in this State, and is largely engaged in lumbering and lumber manufacturing, having a mill at Ogemaw, Mich., built in 1883, and nine miles of railway in the woods, with locomotives and a full equipment, employment being given in the lumbering and manufacturing operations to a force of 125 men. The mill has a capacity for the manufacture of 50,000 feet per day, and its product is in demand in all the principal lumber markets, Mr. Plummer having supplied the Government works at Cleveland, Buffalo and Fairport, and enjoying a large shipping trade to Buffalo, Tonawanda and New York. He has a planing mill connected with his saw mill, and makes a specialty of dressed lumber and of superior bill stuff for government and railroad work. He has a large yard at Jackson, Mich., with a capacity for 10,000,000 feet of lumber, and is now busily engaged in filling a large order for bill stuff for the Michigan Central depot at Battle Creek from his mill at Ogemaw. Mr. Plummer also has a flour mill in Saginaw City, 50x100 feet in dimensions, and completely equipped with the full roller process, giving employment to six men, producing forty barrels of flour daily and selling its product throughout Michigan. Mr.

Plummer is justly regarded as one of the most substantial and representative of the citizens of the Saginaws, and always exhibits a deep interest in their welfare and advancement. He is in every respect a self-made man, and has earned prosperity by deserving it. That he is also a thoroughly patriotic American is shown by his recent generous offer of "forty acres of as good beech and maple land as there is in Michigan" to the families of each of the policemen murdered at the Haymarket at Chicago, together with enough lumber to erect a house for each family on the land, conditioned only on their occupying the same.

Saginaw Lumber and Salt Company.—James Maclaren, President; R. A. Loveland, Vice-President; R. H. Roys, Secretary; D. L. White, Jr., Treasurer; Manufacturers of Lumber and Salt; Mills at Crow Island; Office, Bancroft block, Genesee avenue, East Saginaw.—The mill now operated by the Saginaw Lumber and Salt Company has been conducted for over twenty years, its first proprietors being known as the Oneida Company, and the mill afterward being reconstructed by the firm of Sibley & Bearinger, who operated it for four years prior to 1882, when the present corporation was organized. The company now has a paid-in capital of \$100,000 and a surplus of \$100,000, and is one of the most substantial corporations of this character in Michigan. The mill premises embrace a two-story building, 175x225 feet in dimensions, surrounded by five acres covered with buildings used for manufacturing purposes. It is completely equipped with modern and improved machinery and appliances adapted to the business of the manufacture of lumber, including a gang of thirty-two saws, one band saw, one circular saw, and one 300 horse-power and one 140 horse power engine, and to this equipment a number of improvements and additions are to be made, and the mill is to be remodeled this winter, among the new machines to be introduced being new trimmers, slab slashers, edgers, etc. The present capacity of the mill amounts to about 20,000,000 feet per year. In connection with the mill large salt works are operated, the company having six salt wells with a full equipment of machinery for salt manufacture, including six grainers, each 130 feet long and six settlers each 110 feet long. The entire grounds occupied by the company embrace 700 acres, including large piling grounds where are stored from 8,000,000 to 10,000,000 feet of lumber, in addition to which the company usually has an equal amount piled upon their commodious dock. An important item in the facilities of the company is its boom, which is the finest on the river, and holds from 12,000,000 to 15,000,000 feet of logs without going out of the territory owned by the company. In addition to these water facilities, the conveniences for handling and shipment by rail are unsurpassed, the tracks of the Flint & Pere Marquette Railway running into their premises. Employment is given to a force ranging from 125 to 150 hands and the company has a very large business, including in addition to an extensive trade in Michigan, constant orders from Ohio, Pennsylvania and all Eastern points. The company has a very large yard trade amounting to about 10,000,000 feet and they ship over a thousand cars of lumber annually. Mr. Maclaren, the president of this company, resides at Buckingham, Canada, and has mills on the Ottawa River, and is very largely engaged in the lumber business on the upper Canadian rivers, cutting last year 50,000,000 feet which he sold in Canada, and he is also president of the Ottawa Bank, with a capital of \$3,000,000 and otherwise prominently identified with important business enterprises. Mr. Loveland, the vice-president of this company, is general manager of the company. Thus having large resources and unsurpassed facilities the company occupies a position high among the leading enterprises of this character in the Saginaw Valley.



SAGINAW CITY—BARNARD BLOCK.

The N. & A. Barnard Company.—Arthur Barnard, President ; Levi H. Goodwin, Secretary and Treasurer ; Alexander W. Chapman, Manager ; Lumber, Salt, Pine and Farming Lands ; foot of Emerson street, Saginaw City.—This establishment, comprising one of the largest and most completely equipped mill and salt manufacturing plants in the Saginaws, dates its inception back to 1860, when the business was established by the Michigan Salt Manufacturing Company. About twenty-three years ago the firm of Barnard & Binder bought up all the stock of that company, and this firm was in turn succeeded by that of N. & A. Barnard. Upon the death of the father, Mr. Newell Barnard, three years ago, the present company was incorporated, Mr. Arthur Barnard remaining at the head of company as its President. The output of their mill in lumber and lumber products amounts to 20,000,000 feet of lumber, 15,000,000 shingles, 4,000,000 laths, 1,500,000 staves and 60,000 sets of heading. In addition to the lumber manufacturing premises, the company has six salt wells with a production of 60,000 barrels of salt annually. One of these wells was the second bored in the Valley, having been drilled in 1860, and the company has one of the best equipped salt works in the district. Among other buildings is a warehouse with storage capacity for 40,000 barrels of salt and the company has also a large and handsome barn, accommodating the thirty horses used in connection with their manufacturing operations, and also has very extensive piling grounds ; the entire works and premises covering an area of thirty-five acres, with over a mile of elevated tramway, a large water frontage, railroad tracks throughout and every convenience and facility calculated to aid or expedite the business of manufacture, handling and shipment. In the works employment is giving to a force averaging 200 hands, and the lumber product finds a market in Ohio and eastern ports. A notable new departure inaugurated by this company is the manufacture of hemlock building lumber. Through this region there has existed a prejudice against hemlock lumber, notwithstanding the fact that it has been used extensively for building purposes throughout the eastern States for many years and proved its utility in every instance. In the lumbering operations in the territory tributary to Saginaw manufactures, the hemlock has been passed by, and a large amount of this timber is left standing on tracts from which the pine has been cut off. To Mr. Arthur Barnard is due the credit of inaugurating upon a large scale measures to utilize this valuable raw material, and the company is now making a specialty of hemlock lumber, the output from their mills this season being over 10,000,000 feet, and the capacity of the mill is now being increased in order to keep up with the demand. The company is prepared to fill orders for hemlock in carload lots, and the success which has so far attended the experiment of its introduction encourages them to still greater activity in this branch of manufacturing industry. The company lumbers in the Southern Peninsula, and has large tracts of pine and farming lands in Saginaw, Isabella, Clare, Midland and Gladwin counties, and the management of the business of this vast concern evinces a combination of experience and fitness which naturally results in success. Mr. Arthur Barnard, the President of the company, who has been trained to the business and is thoroughly and practically experienced in all its details, is notable as one of the most enterprising of the citizens of Saginaw and a public spirited man. No one citizen of Saginaw has been more prominent than he in adding to the architectural beauty and attractiveness of the city, and he is the owner of a number of handsome business blocks and other important property, representing many of the most prominent additions to the architectural features of the city. He owns all the business blocks on the square bounded by Hamilton, Water, Franklin and Ames streets, all new buildings, substantially built and completely equipped, and in great demand by

tenants, which buildings are shown in the accompanying illustration. The large amount of his investments in property of this character forms a strong testimony of his confidence in the future of Saginaw. The gentlemen associated with Mr. Barnard in the management fill their respective positions with marked ability, Mr. Levi H. Goodwin, the Secretary and Treasurer, attending to the office affairs of the corporation with a degree of efficiency showing the highest standard of business attainments, and Mr. Alexander W. Chapman, the Manager, being a thoroughly practical lumber manufacturer, to whose supervision of the details is largely due the acknowledged superiority of the product, and the systematic methods upon which the manufacturing operations are conducted.

L. W. Voepel.—Dealer in Books, Stationery, Wall Paper, Etc.; Barnard Block, 218 North Hamilton street, Saginaw City.—A prominent and important addition to the commercial establishments of Saginaw City is that of Mr. Voepel, who has had long experience as a practical paper hanger, interior decorator and artistic sign writer. In the spring of the present year he established this business, and carries a large and complete stock of the finest patterns of wall papers from the leading manufactories, and also has on hand a full line of blank books, school books and supplies and office stationery, and in addition he carries on a large business in paper hanging, house painting and interior decorating, giving employment to a force of skilled and experienced workmen. The store is eligibly located in the Barnard Block, and is attractively and neatly fitted up, and his stock, in careful selection and quality, is not surpassed by any in the Valley. Mr. Voepel has so far enjoyed a satisfactory and steadily growing trade, giving every promise for the success of his new enterprise.

J. S. Martin.—Livery and Sales Stables; 306, 308 and 310 North Hamilton street, Saginaw City.—Mr. Martin has long held the foremost position in this department of industry in Saginaw City, originally establishing his business in 1871, when he purchased from J. J. Harvey the stables located at the corner of Water and Cass streets, afterward removing the business in the same year to 409 and 411 Adams street, and again removing in 1881 to the north end of the Barnard Block, where he is now at this writing located, and has a handsome and commodious establishment; but the steady advance in his business has made even these premises too contracted for his purposes, and he has had fitted up at 306-310 North Hamilton street the handsomest stables in the Saginaw Valley, the main building being 140x60 feet in dimensions and two stories high, and sheds in the rear extending through to Water street, a distance of 220 feet. The structure, which is an elegant and imposing one, was erected by Mr. Arthur Barnard expressly for the purpose of this business, and the equipment of the building contains everything calculated to aid or expedite the operations of the business, accommodation being afforded for eighty head of horses. Mr. Martin has forty horses for light livery, hack and baggage service, and in his new premises has forty stalls devoted to boarding and sale horses. He has the finest hearse in the State, being manufactured by the celebrated carriage building firm of The James Cunningham, Son & Co., and he has four of the finest coaches, the product of the same makers; a number of handsome double and single family carriages, and a great variety of buggies, light road wagons, etc. Mr. Martin does the hotel, baggage and transfer business of Saginaw City, running four hotel busses and one extra large one for four or six horses, eight express wagons and a number of hacks. He gives employment to a force ranging from ten to fifteen men, and in every department of the business is thoroughly practical and experienced, and conducts all

the operations in such a manner as to secure for his establishment the good opinion and patronage of the citizens of and visitors to the Saginaws. As a consequence of this close and accurate knowledge and attention, Mr. Martin's business has steadily increased from its inception to the present time.

A. D. Bechtel.—Dealer in Furniture and Household Goods; 206 North Hamilton street, and 304 and 306 Franklin street, Saginaw City.—Mr. Bechtel has carried on business for the past fourteen years at 304 Franklin street, to which he has added other premises in the Barnard block on North Hamilton street, where he carries a large and complete stock of every description of bazaar goods, including the finer qualities of furniture, and a large stock of crockery and glassware, embracing the productions of the leading foreign and domestic makers, a specially fine assortment being shown of decorated dinner and toilet sets, bar goods, etc. He has a large stock of feather pillows, blankets, fine quilts and robes, musical instruments, jewelry, celluloid toilet articles, albums, frames and every description of goods suitable for holiday, birthday and other presents, while at his premises on Franklin street, which consist of the main floor and basement of two stores, 50x60 feet, he carries a large stock of stoves of the best makes, mattresses of all kinds and new and second-hand furniture. These goods he sell for cash or on installments, and has a large and steadily growing trade both in Saginaw City and East Saginaw and throughout the surrounding farming country, and so large is his business, and so complete his stock that even his present premises are insufficient to properly accommodate the volume of his business, and he proposes making an addition to his premises at 306 Franklin street, 40x80 feet in dimensions. He gives employment to three experienced clerks and assistants and has two wagons to aid in the work of delivery, and by the thoroughly accurate and reliable methods of his conduct throughout his long and honorable business history, he has earned for his enterprise the prosperity which has attended it, and a reputation as one of the leading and most substantial merchants of the city.

J. K. Stevens.—Real Estate, Abstract and Loan Office; 214 North Hamilton street, Saginaw City.—One of the most extensive and best known dealers in real estate in Northern Michigan is Mr. Jerome K. Stevens, who first came to Saginaw City forty years ago. In 1855 he went to Chicago, where he remained until 1861, after which he engaged in the dry goods business in East Saginaw for ten years as a member of the firm of Stevens, Poole & Co., then the largest store in its line in the Valley. In 1870 he removed to Saginaw City and filled the office of Registrar of Deeds for six years, since which time he has been engaged in the real estate business. He has a complete and accurate abstract of titles to all the lands in Saginaw county, all the minor details of each conveyance being noted, and he makes a specialty of perfecting titles. He has at all times on hand and for sale and exchange good city property, as well as a large list of improved and unimproved farming properties in Saginaw, Isabella, Midland and other counties. He also is prepared to loan money on long time and at the lowest rates of interest on good real estate security, and in all lines he does a large business, his practical knowledge of all the details in regard to the present and prospective values of land in this section affording him superior facilities for carrying on the business, and he is in every respect a popular and prosperous citizen.

Charles B. Burton.—Caterer and Confectioner; 210 Hamilton street, Saginaw City.—Mr. Burton started this enterwise eight years ago, originally locating at 411 Genesee avenue, East Saginaw, from which he removed to his present location about two months ago. In his enterprise he started out with

the intention to secure success by deserving it, and by close and accurate attention to all the details of his business, and filling orders in a uniformly satisfactory manner, he has acquired a merited reputation as a leader in this line of industry in this section of the State, and has built up a large connection, enjoying the patronage of the leading citizens of the twin cities. He has an elegantly equipped establishment in the Barnard Block, embracing the main floor and basement, 25x100 feet in dimensions, including a handsome and artistically furnished refreshment parlor, all the appointments of which are in the best possible taste, and every accessory for setting a table in an attractive manner with fine silver and other proper furnishings. Mr. Burton makes all his own finer confections, cakes, etc., and the products of his establishment are of unequalled excellence. He has a very large business as a caterer, giving special attention to weddings, parties and banquets, which he is prepared to supply upon the shortest notice and in the most efficient manner. He is prepared to furnish creams and ices of the best quality on short notice, and the stock of confections, cakes, etc., carried by him is not excelled by that of any establishment in the State. Mr. Burton gives employment to a force ranging from six to eighteen hands, according to the season, and by uniform promptness and reliability has built up his trade to a prosperous and prominent position.

Hoyt Planing Mill.—Operated by W. L. Webber, Executor and Trustee; W. J. Bartow, Manager; Manufacturers of and Dealers in Lumber, Lath and Pickets; Washington street, near North City Limits, East Saginaw.—No other name is so prominently connected with the history of East Saginaw as that of Jesse Hoyt. The land on which the city now stands was purchased from the Government in 1836 by Dr. Charles Little, of Avon, N. Y., and in 1849 and 1850 was purchased by Alfred M. Hoyt, of New York, and the original plat of East Saginaw was surveyed by A. Alberti for him in December, 1850. In 1854 Mr. Alfred M. Hoyt disposed of his interest in the new city to his brother, Jesse Hoyt, who, from the time of his purchase, devoted his entire energies to the development of the city, and to his enterprise and public spirit is due, more than to any other one cause, the rapidity of its growth to a commanding position as a manufacturing and commercial center. Among the many enterprises with which his name is connected, that of the Hoyt planing mill is prominent. Upon the site now occupied by the mill there was formerly a dairy salt works, built in 1865, and which afterward became a box factory. This structure was burned in 1871, and a new building was put up by Mr. Hoyt in 1874, which was 100x140 feet in dimensions, gave employment to forty-five men and dressed about 10,000,000 feet of lumber annually. This building was burned May 16, 1881, and the present building was erected in 1882, in which year, on August 14, occurred the death of Mr. Jesse Hoyt. From that time the business has been conducted by Mr. W. L. Webber, executor and trustee of the Hoyt estate, the management of all the details of the manufacturing operations being in the hands of Mr. W. J. Bartow, as manager. The present building is 205x140 feet in dimensions, with an engine room 40x60 feet, and six dry kilns, covering an area of 60x120 feet. The entire premises, including piling grounds, etc., cover an area of fifty acres, and the works are completely equipped with all the most highly improved machinery adapted to the manufacture of dressed and surfaced lumber, including one 250 horse-power engine and one of 25 horse-power, four S. A. Woods surfacers and matchers, one S. A. Woods moulder, one Houston moulder, one Joslyn resaw, one Wetherbee, Rugg & Richardson siding saw and two Williamsport gang edgers. Employment is given to a force of 100 men, and the production of the mill amounts to from 23,000,000 to 24,000,000 feet of lumber annually.

The salt works in connection are important, the first well having been drilled in 1859 and 1860 on these premises by the East Saginaw Salt Manufacturing Company to the depth of 745 feet, the second in 1873 to a depth of 700 feet, and the third in 1874 was sunk 764 feet. Its production amounts to from 30,000 to 35,000 barrels of salt per annum, and in addition a solar field about five acres in extent. The drill houses and salt works generally are completely equipped with all the most approved appliances for salt manufacture, and in connection with the mills barrels are manufactured as packages for its salt product. The trade of the mill consists of rail shipments to all the New England States, New York, New Jersey, Pennsylvania and Maryland; also to Ohio, Indiana, Illinois and Wisconsin, and its product, which is of the best quality, owing to the superior character of the plant, finds a ready market. Mr. W. L. Webber is executor and trustee of the Hoyt estate, and has resided in East Saginaw since March, 1853, when he opened an office and entered upon the practice of law. He afterward became connected with the Flint & Pere Marquette Railroad as its solicitor and land commissioner, which position he held from that time until June 1, 1885, when he resigned the office of land commissioner, but still is the general solicitor of the company. Since the death of Jesse Hoyt he has had charge of his large interests in the Saginaw Valley as trustee and executor. His great executive ability and close attention to the interests of the estate have demonstrated the wisdom of his appointment to the charge of its affairs, and in every relation in life Mr. Webber occupies a prominent position as one of the representative citizens of the Saginaw Valley. Mr. Bartow, the manager of the planing mill, has been a resident of East Saginaw since 1854, is one of its ex-Mayors, and has been at the head of this business from the time of its establishment by the late Mr. Hoyt, and by his thorough and practical knowledge of all the details of the business has exerted a leading influence in securing for the business the prosperity and steady increase which it has enjoyed from its inception to the present time.

Hoyt Saw Mill.—Operated by W. L. Webber, Executor and Trustee; Robert Staples, Foreman; Manufacturers of Gang Sawn White Pine Lumber; North of City Limits, East Saginaw.—This mill was built in September, 1866, by Wickes Brothers, at a cost of \$20,000, and was purchased by Jesse Hoyt in 1870, and has since his death been operated by Mr. W. L. Webber, executor and trustee of his estate. The mill was enlarged about five years ago, and now has a capacity for the manufacture of 100,000 feet of lumber, 16,000 lath, 9,000 staves and 500 sets of heading per day. The outfit of machinery embraces all the most highly improved and effectual devices known to this department of industry, the plant including five boilers, 5x16, and one extra boiler, 4x16, one engine, 10x12, with an 8-foot drive wheel, and another, 20x30, with a 10-foot drive wheel; a Wickes gang of fifteen saws, large cylinder and all accessory machinery. Employment is given to a force of seventy-five men, and the greater part of the product goes to the Hoyt Planing Mill, where it is made into dressed lumber and other lumber products. Mr. Robert Staples has been in charge of the practical operations of the mill since 1870, and by the thorough system adopted by him in the management of the business has largely contributed to its effectiveness and success.

J. J. Harvey.—Livery, Sale and Boarding Stable; Corner of German and Franklin streets, East Saginaw.—Mr. Harvey established this business twenty years ago, and by the completeness of his facilities and his close attention to all the details of the business, enjoys a prominent position in the line of industry in which he is engaged. He owns and utilizes a handsome two-story white brick building, 100x100 feet in dimensions, which he had built expressly

for the purposes of the business, and which has a spacious and completely equipped carriage room in the front half, and a well arranged and well ventilated stable with fifty stalls in the rear, all on the ground floor, and unsurpassed facilities for getting out stock, vehicles, etc., in case of fire, having three large double doors at each end of the building. He keeps on hand a great variety of handsome buggies, phaetons, coupes, coaches, etc., and is prepared to supply on short notice turnouts of unsurpassed elegance. In addition to his livery business he conducts a large boarding stable business, and has a commodious carriage repository, and the upper floor of his premises is devoted to various departments and the storage of surplus summer or winter vehicles, paint and tiring shops, etc. Mr. Harvey keeps his own carriage painters' and blacksmith shops, etc., and large as his premises are he contemplates adding to them by the erection of a building in the rear, as the steady increase of his business has made his present premises too contracted for his purposes. He gives employment to a force of ten hands and has from thirty to sixty horses constantly in his stable; and the careful attention paid to all animals, the superior quality and condition of his vehicles and the propriety of his business conduct have commended Mr. Harvey in an eminent degree to the favor of the citizens of the Saginaws and vicinity.

R. Gottschalk.—Manufacturer of Cigars and Dealer in Pipes, Tobacco and Smokers' Articles; 409 Lapeer street, East Saginaw.—Mr. Gottschalk established this business three years ago, since which time he has enjoyed a large and steadily increasing trade, as a result of the superior merit of the goods produced at his establishment, in which he has a large trade not only in the Saginaws and vicinity, but also a heavy business with dealers in Manistee, Cheboygan and Northern Michigan generally. Among the brands of fine cigars produced at his establishment may be prominently mentioned the "Bride" and "Henry Clay," excellent and highly approved ten-cent cigars, and the "Favorite No. 1," "K. O. T. M.," "R. G." and "Five Beauties," all of which are five-cent cigars of unsurpassed quality. Great care is taken in the selection of the materials from which all these cigars are made, and a large force of highly skilled workmen is given employment. In addition to the manufacturing department, Mr. Gottschalk carries a large and complete stock of pipes, tobaccos and smokers' articles of every description, in which he does a large trade in the Saginaws and vicinity. Mr. Gottschalk is a thoroughly practical and experienced cigarmaker, and has earned a merited prosperity, as a result of the quality of his goods and reliable methods.

C. & E. Ten Eyck.—Manufacturers of and Dealers in Shingles, Pail Staves and Heading, and Salt; Water street, Near Flint & Pere Marquette Railway, East Saginaw.—This business was established twenty years ago by Messrs. C. and E. Ten Eyck, both of whom are now deceased, and for the past eight years has been owned by Mrs. I. D. Ten Eyck as a special partner, and Mr. Trevette B. McCormick as the active member of the firm. The shingle mill of the firm is a two-story structure, 100x50 feet in dimensions, with commodious and convenient docks in the rear, and railroad tracks in front. Adjoining the shingle mill is a large salt drill house, and on the other side of the street is their salt block, 260x65 feet in dimensions, with a large shingle shed adjoining, the whole covering a space equal to about an entire block of ground. The mill and works are completely equipped with all the latest machinery and appliances, including a 100 horse-power engine, and everything in the way of plant necessary to the successful conducting of the business, the mill having a capacity for the manufacture of 120,000 standard shingles per day, and the salt works having 90 barrels daily capacity. Employment is given to a force

of seventy-five hands, and the shingles manufactured by the firm are noted for their excellence of quality, and the trade of the firm extends to all parts of the Union. Mr. McCormick, in whose hands the practical management of the business is placed, is thoroughly experienced in all its details, and attends to the operations of the mill in a manner which secures the maintenance of the high standard of quality for which the firm is celebrated, while his reliable business methods have secured for the firm a high place in the confidence of the trade throughout the country.

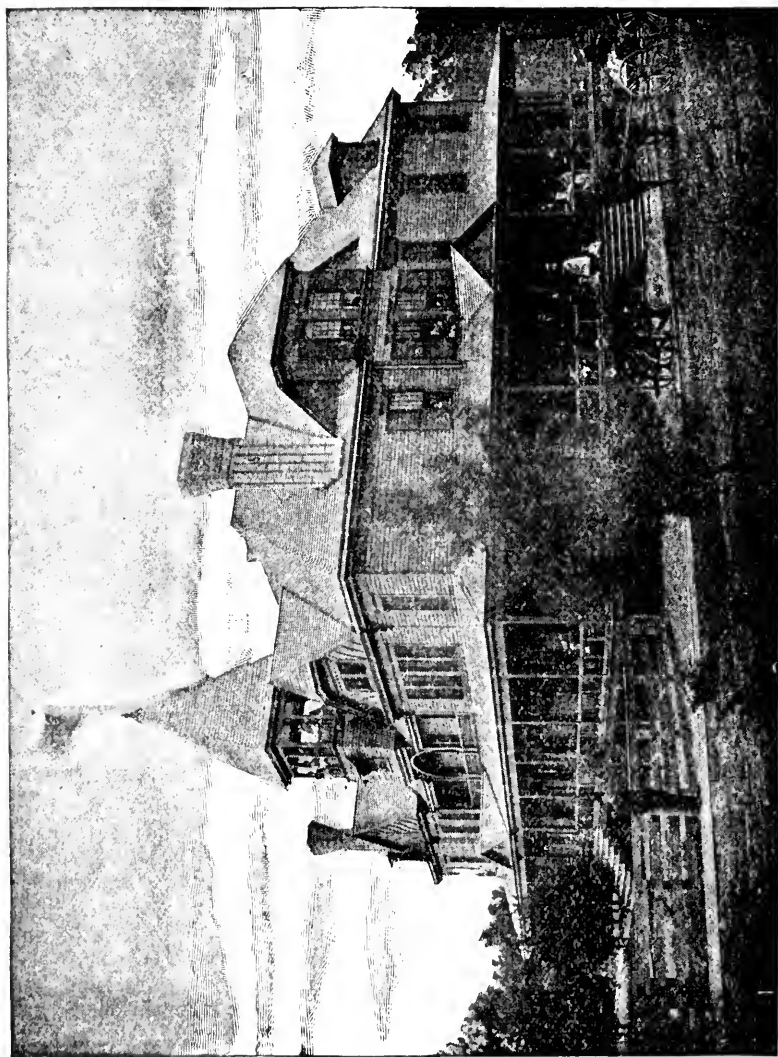
D. Hardin & Company.—Manufacturers of and Dealers in Sash, Blinds, Doors, Mouldings, Siding, Flooring, Etc., Steam Salt Block in Connection; corner of Water and Lyons streets, Saginaw City.—This business, which hold a merited prominence among the industries of the Saginaws, was originally established in 1869 by Mr. Daniel Hardin, the firm afterward changing to its present style, and Messrs. Horace P. Denison and Chester Brown being the other members of the firm. The premises occupied by the business embrace a three-story white brick mill, 75x80 feet in dimensions, large storage sheds, a large salt block, etc., covering nearly two blocks, and in the manufacturing operations a 60-horse power engine is utilized, as well as the latest and most improved plant and machinery adapted to the business, including the only machine for making rafting pins in the Valley. The firm manufactures in large quantities every description of sash, blinds, doors, siding, flooring, moulding, etc., and in their salt block turn out an average of about 12,000 barrels of salt per annum. Employment is given to a force ranging from forty to sixty workmen, and the firm enjoys a trade extending to all points north and west, shipping their product by rail, and as a consequence of the superior character of all their productions, enjoy a trade in which the orders constantly tax their productive capacity. Mr. Daniel Hardin, the founder of the house, in addition to his interest in this business, is a member of the firm of Green, Ring & Co., and is President of the Citizens' National Bank, and otherwise prominently identified with the leading business and financial enterprises of the Valley. Among the productions of the firm a specialty is made of church and fine residence interior work, and the firm enjoys unsurpassed facilities for the prompt supply of every description of goods in this line, all the members of the firm being thorough and practical business men, who conduct their affairs upon reliable and accurate methods.

Ingalls Oil Company.—Headquarters at 46 Jefferson avenue, Detroit; W. H. Wallin, Manager at East Saginaw; North Eighth street, foot of Sears street.—This business was established fifteen years ago by the firm of Squire & Newman, by whom it was conducted for some three years, when the business was acquired by Ingalls & Co., and a year later by the Ingalls Oil Company, a well-known corporation having its headquarters at 46 Jefferson avenue, Detroit, and works at the Grand Trunk Junction in that city, and of which Mr. C. C. Bloomfield is President, and Mr. George A. Foster, Treasurer. The business here was located at Sixth street and the Flint & Pere Marquette Railway crossing until six years ago, when removal was made to the present premises. The building occupied by the company here is 40x100 feet in dimensions, outside of which are two iron tanks, each of 500 barrels capacity, into which oil is pumped by an engine out of the tank cars. From these tanks pipes lead into the building where barrels are filled. The trade of the company is very large, amounting to an average in winter of about 2,000 barrels per month, and employment being given to six hands. The company has branches at Flint, Owosso, Jackson and West Bay City, as well as the establishment in East Saginaw, and does business all over the State, the trade

from this branch, however, being principally located in the Saginaws, Caro, Vassar and other portions of the Saginaw Valley. The business of this branch has steadily prospered under the efficient and careful management of Mr. W. H. Wallin, whose close attention to all the details of the business has secured for the company a prosperous trade in the territory assigned to his charge.

H. Coleman.—Furnishing Undertaker and Complete Livery Stable; corner of Washington avenue and Tuscola street, East Saginaw.—Mr. Coleman, who has been a resident of the city for the past twenty years, established this business fourteen years ago, and was for several years in partnership with J. J. Harvey. This firm dissolved many years ago, since which time Mr. Coleman has conducted the business alone. Three years ago he bought the handsome two-story brick barn, 60x120 feet in dimensions, which now forms part of his premises and later bought two lots north and west, and built his two-story brick stable, 60x66 feet in dimensions, having ten fine boxed stalls and forty open stalls. This gives him the whole floor of the main building, 60x120 feet, for carriage space, harness and wash rooms, offices, etc. To the north of the main building and adjoining, fronting on North Washington avenue, is his undertaking office, and part of the upper floor of the main building is also devoted to the storage and display of undertakers' good and supplies, of which he carries the largest and most complete stock in the city. On the next lot north, standing in its own grounds, is his handsome private residence, which he built and owns. He does the larger part of the undertaking business of the city, his facilities being of the best character, and the careful and complete manner in which he conducts funerals, and the skillful way in which he does embalming by the latest improved process, commending him to the approval of the public. He carries in stock a superior assortment of caskets, marble vaults, etc., and has elegant hearses, coaches, coupes, etc., which he utilizes for funerals. The undertaking establishment is in charge of Mr. W. Frazer, as manager, who is thoroughly practical and efficient. In livery Mr. Coleman has a great variety of light vehicles, as well as coaches and coupes, has thirty good horses and the finest harness and trappings. He keeps his own carriage painting shop and painters, and also does a large boarding business for the horses of the leading citizens, for which he has the most ample accommodations. He has the Bancroft Hotel livery business, and gives employment to twelve experienced hands, and thoroughly supervises all the details of his business, so as to secure at all times satisfactory results. His business has steadily grown from its inception to the present time, and his establishment, is one of the best equipped and conducted of its character in the State.

The Savings Bank of East Saginaw.—H. C. Potter, President; Edwin Eddy, Vice-President; A. Schupp, Treasurer; East Saginaw.—Prominent among the financial institutions of the Saginaws is the Savings Bank of East Saginaw, which was incorporated in 1872, and from that time to the present has held a prominent place in the esteem of the community, its methods having always been safe and conservative, and its business active and extensive. The showing made by its last report, dated July 4, 1887, is a gratifying one, it being shown by the statement then made that the bank had, in addition to its paid-in capital of \$50,000, a surplus fund of \$35,000, and undivided profits of \$3,578.64, while its deposits at the same time amounted to \$670,846.26, its total resources being \$759,424.90. By the same report it was shown that the bank had loaned out on real estate and other sound security, \$568,203.59, and that it had bonds of the city of East Saginaw and school districts of this State, amounting to \$31,900. The bank pays 4 per cent. interest on time deposits, and accepts amounts from savings depositors



BAY PORT HOTEL--SOUTHWEST VIEW.

from \$1 up. The Board of Trustees of the bank consists of the following well-known and successful business men:—Messrs. H. C. Potter, William L. Webber, Edwin Eddy, W. J. Bartow, George C. Warner, Emil Moores, H. C. Potter, Jr., James B. Peter, Charles Lee and Henry Melchers.

The Saginaw, Tuscola & Huron Railroad Company.—In a chapter upon the transportation facilities of the Saginaws in an early portion of this work reference has been made to the Saginaw, Tuscola & Huron Railroad as an important factor in contributing to the business facilities of the Saginaws. In the necessarily brief reference to the road in that connection many interesting particulars in regard to the road and the territory reached by it were omitted. It extends from the Saginaws in a northeasterly direction through to the villages of Reese, Fairgrove, Akron and Unionville, in Tuscola county, and Sebawaing and Bay Port to Bad Axe, the county seat of Huron county,—sixty-seven miles of as fine farming land as can be found in the State. Mr. M. B. Wilkinson is Superintendent and C. M. Rice Auditor. Its general offices are in East Saginaw. As a means of reaching summer resorts presenting superior attractions this road occupies an important place. There is an annually growing interest among the people of the entire country in Michigan as a summer resort. The motto of the State seal, "*Si queris peninsulam amœnam, circumspice,*" ("If you seek a pleasant peninsula, look around you,") contains advice of which advantage is annually being taken by an increasing number of seekers of health and pleasure. The situation of the State, almost surrounded as it is by the Great Lakes, blessed with a healthful and invigorating climate and with its shores dotted with islands and resorts of unsurpassed beauty, are elements which naturally attract a large and steadily growing number of visitors to the State. Several of the most beautiful of these are reached by the line of the Saginaw, Tuscola & Huron Railroad, prominent among which is Wild Fowl Bay, a beautiful sheet of water some five miles in length and four miles in width, upon the eastern side of Saginaw Bay and forming a part of it, and bounded on the east by the main land of the Huron peninsula, on the north by Sand Point, a narrow strip of land four miles in length, and protected by North Island on the west and Heisterman Island on the southwest. Almost surrounded by the waters of the Great Lakes, and yet shut in from their tumultuous winds and waves, it is a natural harbor which presents the greatest attractions for sailing, rowing, hunting and fishing. Near the shore the water is shallow and the bottom has a covering of soft white sand, giving to the bay superior attractions as a bathing ground. All lake fish are found here in abundance, and in the autumn season large numbers of wild fowl afford fine sport for the hunter. On the high south shore of Wild Fowl Bay, beautifully situated in an evergreen grove, is the Bay Port Hotel. There had long been a postoffice and a few houses near the site of the hotel, and the place had been known as Bay Port fifteen years prior to 1884, in which year the Saginaw, Tuscola & Huron Railroad was extended to Wild Fowl Bay. Hon. William L. Webber, of East Saginaw, President of the Saginaw, Tuscola & Huron Railroad Company, bought a tract of land on the shore, divided a portion of it into village lots, and in 1885 began the erection of the hotel, which was completed, furnished and opened to the public in June, 1886. It is a handsome and substantial structure, with foundation walls of stone resting upon solid rock about four feet below the surface of the ground. The remainder of the building, three stories in height above the basement, is wood, supplied with good brick chimneys, and is lathed and plastered throughout. The inside finish is of red oak, and all the furnishings and appointments of the house are those of an attractive resort. In the basement are the laundry, refrigerator and furnace

rooms, in the latter of which are located two large Smead warm air furnaces for use in chilly weather. Upon the first floor are a number of rooms and offices, including the ladies' parlor, with the dining room in the rear, both commanding a view of the bay, and upon the other side of the hall is the waiting room, and beyond that the gentlemen's smoking room and billiard room. The second and third stories are divided into large, well furnished and thoroughly ventilated chambers, most of which have connecting doors, enabling two or more of them to be thrown together en suite. A wide veranda, built on three sides of the building, and commanding views of the waters of the bay and the islands in the distance on one side and open groves on the other, forms an attractive refuge from the heat of the summer sun. Sail boats, properly manned, and row boats are to be found at all times at the boat houses near by, and upon the shore near the hotel is a bath house well supplied with bathing suits and bath house appointments. A well built bowling alley is another of the attractions of the hotel. The management of the hotel is in the hands of Mr. D. H. Webster, who has had a long and practical experience in hotel management, and who, with the assistance of his wife, pays every attention to the comfort and accommodation of guests. The many and varied outdoor attractions of the neighborhood are supplemented by efficient arrangements for indoor recreation or amusement in stormy or chilly weather, and the hotel, which is shown in the accompanying illustration, is one of the most desirable places in the country at which to spend a summer vacation. Three miles from the hotel are situated the Bay Port quarries and lime kilns, the opening of which has proved a great benefit to the cities of the Saginaw Valley, to which its proximity has proved the means for securing supplies of stone and lime at a cost about 50 per cent. less than before these quarries were opened. Three and a half miles west of Bay Port is Heisterman Island, so called from its having been the residence of Hon. Carl Heisterman until 1883, at which time it was purchased by an association organized for that purpose and known as the Island Club. The club has between one and two hundred members, and the island has been improved by the laying out of walks, lawns, etc., and the building of the Club House, furnishing sleeping accommodation for seventy-five guests, with large dining room capacity. Fourteen cottages have already been built upon the island, and it is rapidly increasing in favor as a summer resort, offering unsurpassed facilities for bathing, sailing and fishing. A branch track of the Saginaw, Tuscola & Huron Railroad extends north to the shore west of the dock at Bay Port, where grounds have been set apart exclusively for the use of picnic parties. The grounds have a shore line of 1,600 feet, with shady groves immediately adjoining the beach, and as a provision against the discomforts arising from storms, a building 100x18 feet in dimensions, with open sides and provided with tables, benches and other conveniences, has been erected. These grounds afford an attractive resort for parties who wish to enjoy a day at the beach, a two-hours' run taking parties from East Saginaw to the grounds, and the return being made in the same time. The efforts made by the company and its officials to make available the natural attractions of Bay Port and its vicinity, have opened to the tourist and the pleasure seeker a place in which rest, health and recreation can be found not surpassed by any on the Lakes.

* **Michigan Paper Company.**—Swinton & Reynolds, Proprietors; Wholesale Paper, Stationery and Books; 406 Genesee avenue and 119 and 121 South Franklin street, East Saginaw.—This firm, which is composed of David Swinton, George A. Reynolds and William T. Cooper, was established five years ago, and its members are probably the youngest men in the whole-

sale paper trade in the country, the oldest not being twenty-five and the youngest twenty-one years old when they started in business. Their premises were formerly located at 111 Genesee avenue, from which they removed in the spring of the present year to their establishment at 119 and 121 South Franklin street, embracing a two-story building, 40x100 feet in dimensions, with a one-story warehouse of like dimensions in the rear. They carry full lines of stationery of all kinds, printers' supplies, blank books, office supplies and everything usually found in a first-class paper and stationery house, and they also have a large warehouse for surplus stock at the Michigan Central Railroad yard, and the finest and best stocked retail book and stationery store in the Saginaw Valley at 406 Genesee avenue. The business has been a success from the first and is steadily increasing, now giving employment to a force of fifteen clerks and assistants, while three traveling salesmen represent the house in all parts of the State of Michigan, their business being especially large in the northern portion of the State. Their stocks are very large and carefully assorted, and the firm has built up a solid business and a first-class reputation by close attention to all the details and earnest efforts to secure the favor of their patrons by their thorough and reliable business methods.

Bruno Martin.—Patentee and Manager of the Martin Excelsior Tobacco Resweater; Tin, Copper and Iron Works; Corner of Genesee avenue and Chestnut street, East Saginaw.—Mr. Martin has been a resident of East Saginaw for the past nineteen years, and established his present business in 1871. He was formerly located on Franklin street, where he was burned out two years ago, and afterward removed to his present premises, where he occupies a building 50x125 feet in dimensions, in which his shop and store are situated. Here with the assistance of three workmen he carries on a steadily prosperous business in the manufacture of everything in the line of tin, copper and iron ware, a large portion of the time making all kinds of tin house furnishing goods, and he also does roofing and plumbing to order in the most complete and workmanlike manner. He carries a large and complete stock of tinware, all well made, and in this line the product of his establishment is not excelled by that of any in the Saginaws. Mr. Martin is the patentee and manager of the Martin Excelsior Tobacco Resweater, a device of the highest merit, and which is not excelled for the purpose for which it is designed, and is largely in demand by tobacco and cigar manufacturers in all parts of the country. Mr. Martin is thoroughly reliable and prompt in all his dealings, and his business is prosperous as a result of close attention to all its details.

Mikado Tea Company.—E. P. Zerbe, Manager; Importers, Jobbers and Retailers of Fine Teas, Coffees, Spices, Etc.; 315 Genesee avenue, East Saginaw.—Among the recent additions to the business establishments of the Saginaws, that of the Mikado Tea Company is one of the most notable. They occupy a handsome and commodious store, 35x120 feet in dimensions, at 315 Genesee avenue, where they carry large and complete stocks embracing the finest goods in teas, coffees, spices, etc., devoting themselves exclusively to this line, and being equipped with every convenience and facility calculated to aid the operations of the business, paying special attention to the assortment of the stock, so as to secure at all times the freshest and the best goods to be found anywhere. The firm has already, by the merit of its goods, its low prices and accommodating methods, commended itself to a large trade from the citizens of the Saginaws and surrounding country, both German and English speaking salesmen being employed in the store, and the company being prepared to deliver goods to any part of the city. The proprietor of the business is Mr. Edward Bullock, of Detroit, Mr. E. P. Zerbe being the resident manager. Mr.

Zerbe is a thoroughly practical and experienced man, understanding every department of the business, and by his efficiency is rapidly building up for the house a prosperity commensurate with the merit of its goods and the superior facilities it enjoys,

Miss E. Beechler.—Fashionable Dressmaker ; Gage Block, corner of Lapeer and Jefferson streets, East Saginaw.—Since establishing her business in 1886, Miss Emma Beechler has enjoyed a large patronage from the ladies of the Saginaws, which is steadily increasing, as a merited result of the superior work turned out at her establishment. She occupies spacious and elegantly fitted quarters in the Gage block, 30x100 feet in dimensions, and gives employment to a force of highly skilled dressmakers, ranging from six to ten in number, according to the season, and is prepared at all times to execute orders for dresses, suites, cloaks, wraps, etc., in the latest and most fashionable styles, and makes a specialty of the proper draping of dresses so as to secure perfect fit, elegance and special adaptation to the wearer. As a consequence of her superior work Miss Beechler has built up her business to a gratifying condition of growth and prosperity, and has already secured a valuable connection, embracing many of the most prominent ladies of the Saginaws and vicinity. Miss Beechler is a thoroughly skilled and experienced modiste, and has earned the confidence with which her establishment is regarded, by close attention to every detail of the business.

Aug. Eggert.—Manufacturer and Dealer in Fine Upholstered Goods and General Furniture ; 514 and 516 Genesee avenue, East Saginaw.—This business was established eighteen years ago by the firm of Eggert & Heineman, the former being Mr. E. Eggert. About thirteen years ago Mr. Aug. Eggert became a member of the firm, the style of which was afterward changed to E. & A. Eggert, and the business was so continued until 1885, since which time Mr. Aug. Eggert has conducted it as sole proprietor. The premises occupied by the business embrace a three-story building, 40x100 feet in dimensions, where is carried in large supply and complete assortment every description of fine parlor, dining-room, bed-room, library, hall, vestibule and office furniture, the product of the best makers in the country, and of the latest and most artistic designs, the choicest woods and the best workmanship. A full line is carried of silk, tapestry and other furniture coverings and all upholstery goods, and Mr. Eggert does all his upholstering, in which line the workmanship produced at his establishment is not excelled by that of any similar concern in the country. A force of ten skilled hands is employed, and Mr. Eggert enjoys a large trade in the Saginaws and surrounding country, and also a considerable trade through all the northern part of Michigan. Thoroughly understanding all the details of the business and conducting his affairs upon the basis of uniform reliability, his trade steadily grows and his establishment is one of the most prosperous business houses in the Saginaw Valley.

H. Friedlein.—Watchmaker and Jeweler ; Hamilton street, opposite American House, Saginaw City.—Mr. Friedlein established this business upon a comparatively modest scale nine years ago, but by close attention to all its details, and a practical knowledge of the business, has built up a large and steadily growing trade. He occupies a handsome and centrally located store, 25x100 feet in dimensions, elegantly finished in ebony, where he carries a large and select stock of gold, silver and filled case watches, gold jewelry, clocks, ornaments, etc. Specialties handled by Mr. Friedlein are the celebrated James Boss gold watches, and the Keystone and Leader coined silver watch cases, which are greatly approved as a consequence of the perfection of their make, and the combination of strength and beauty, which is their marked

characteristic. In addition to his business as a dealer, Mr. Friedlein has a very large patronage in his repairing department, the excellent manner in which all work in this line is performed at this establishment having procured for him a large railroad custom, in addition to that of citizens generally. Mr. Friedlein has earned the prosperity which he enjoys, as a consequence of the uniformly prompt and satisfactory manner in which he fills all orders for every description of work in his line.

Stevens & Deveaux.—Real Estate, Loans, Abstracts, Land and Tax Agency; Seligman's Building, Corner of Genesee avenue and Franklin street, East Saginaw.—This business was established ten years ago, and since that time has been conducted with a careful attention to all its details which has secured for the firm, of which Messrs. J. K. Stevens and P. F. Deveaux are the individual members, a prominent place in the favor of the leading real estate owners, and a large trade in every department of its business. The members of the firm are thoroughly acquainted with the details of the history of land titles in Saginaw county, Mr. Stevens having been Register of Deeds, and Mr. Deveaux his deputy, and the firm having full abstracts of titles of all lands in Saginaw county. They have on hand at all times and in large quantities good city property both in Saginaw City and East Saginaw, as well as large amounts of farming lands in Saginaw, Isabella and Midland counties and a number of improved farms. They are prepared to loan money in any desired amount on long time and at the lowest rates on good security, and to act as land and tax agents for non-resident and other owners of lands throughout this section. A specialty is made of perfecting titles and the redemption of lands from back taxes and other clouds and encumbrances. The careful attention paid by the firm to all the details of the business has given them special prominence among the real estate firms of the Saginaw Valley, and they conduct a large business on both sides of the river, maintaining an office at 214 North Hamilton street, Barnard Block, Saginaw City. They are prepared to execute all commissions in their line in a faithful and satisfactory manner.

H. & W. Heim.—Dealers in Drugs and Medicines, Fancy and Toilet Articles; 201 Janes street, East Saginaw.—This well known firm of pharmacists was established three years ago, and now occupies a handsome two-story brick building, and has one of the most attractive and neatly kept pharmacies in the Saginaw Valley. Their location is in every respect eligible, and their stock embraces all the best and purest articles in drugs and medicines and standard pharmaceutical preparations, as well as a full line of every description of fancy and toilet articles, and the members of the firm are thoroughly educated and practical chemists, and make a specialty of analytical work. In addition to their general line of business, they manufacture a number of special and highly approved pharmaceutical preparations, including Heim's Pectoral Balsam, Tooth-Ache Drops, German Salve, Corn Cure, etc., for all of which the demand is very large and steadily growing. The stock of fancy goods and toilet articles carried by the firm is especially well selected and assorted, containing all the best and most approved goods in the line, including a number of specially elegant articles suitable for holiday, birthday and other presents. The Messrs. Heim closely attend to all the details of their business, and make every endeavor to give satisfaction to their customers, and as a consequence of their promptness and reliability are building up their trade to a gratifying and continued prosperity.

F. Greve.—Dealer in Picture Frames, Mouldings, etc.; 524 Genesee avenue, East Saginaw.—Mr. Greve had been for ten years working for other parties engaged in a similar line of business prior to establishing in business

for himself five years ago. He began upon a comparatively modest scale in a small place at the corner of German and Jefferson streets, from which he removed in the spring of the present year to the more commodious location now occupied by him at 524 Genesee avenue, where he carries a large, complete and carefully assorted stock of engravings, mouldings, etchings, etc., embracing a number of the most artistic articles of this character ever brought to the Saginaw Valley. He is prepared to make all kinds of frames to order, and the productions of his establishment have a high reputation for superior quality, which has secured for Mr. Greve a large trade in the Saginaws and vicinity. He occupies premises 25x100 feet in dimensions, the store being upon the main floor and the wareroom upstairs. He enjoys superior facilities for supplying every description of goods in his line upon upon short notice, and the accurate manner in which he fills orders has resulted in a steady increase in his trade from the inception of the business to the present time.

H. Heinlein.—Merchant Tailor; 313 Lapeer street, East Saginaw.—Mr. Heinlein has long been known to the gentlemen of the Saginaws and vicinity as a first-class tailor, he having been engaged in the business in this city ever since his arrival in 1856 from Germany, where he learned his trade. He has occupied his present location since 1874, and for a while was assisted by his son, who now, however, is established for himself in business at West Bay City. Mr. Heinlein carries a well assorted and complete stock of foreign and domestic woolens of the best quality, and is at all times prepared to cut, make and fit garments in accordance with the prevailing styles, and of the best materials and workmanship. He employs none but highly skilled workmen, and as a consequence, all the productions of his establishment are satisfactory, and he enjoys a first-class reputation and a steady trade, as a result of the merit of his work, and the promptness and accuracy with which he fills all orders.

Morley, Ewen & Co.—Wholesale and Retail Dealers in Coal, Lime, Cement, Sewer Pipe, Etc.; 321 North Water Street, East Saginaw.—This is the oldest established coal business in East Saginaw, having been founded about thirty years ago by Mr. Joshua Tuthill, who was succeeded by the firm of C. W. White & Co., of which Messrs. G. W. Morley and G. B. Morley were members. Upon the retirement from the business of Mr. White in 1880, Mr. F. D. Ewen became a partner, and the firm assumed its present style, the business steadily growing from that time to the present, and including in its trade territory the entire Saginaw Valley and all northern Michigan. The firm occupies premises covering 300x150 feet, with unsurpassed shipping and receiving facilities, railroad tracks in front and the Saginaw River in the rear. Upon these premises the firm has a convenient and commodious new coal shed, 150x120 feet in dimensions and about 50 feet high, and also large cement and tile sheds, brick stable, etc., fine docks with about 300 feet river frontage, and a full equipment of hoisting cranes and every convenience and accessory calculated to aid or expedite the operations of the business. A large force of men is employed, amounting in winter to as high as fifty hands, and a large number of teams are utilized in the business of delivery. The firm carries large and completely assorted stocks of all kinds and sizes of anthracite and bituminous coal, lime, foreign and domestic cements, sewer pipes in all sizes and styles, etc., and the firm is prepared to supply every description of goods in its line upon the shortest notice and of the best quality. The business is conducted in a systematic and accurate manner, and the firm is justly regarded as one of the most reliable in the Valley. In addition to their interests in this business, the Messrs. Morley are prominently connected with other important enterprises, Mr. G. W. Morley being President, and Mr. G. B. Morley Cashier, of the Second National Bank.

Fred Bamford & Co.—Painters and Decorators, and Dealers in Artistic Wall Papers, Room Mouldings, Art Glass, Etc.; 123 South Franklin street, East Saginaw.—The firm of Fred Bamford & Co. is composed of Messrs. Fred Bamford and Will H. Thayer, both of Detroit, where they conduct a very large establishment, having their store and warehouse at 255 and 257 Jefferson avenue. The business was originally established in Detroit by Joseph Godfrey, the firm later becoming Bamford & Humphrey, the present firm being formed in 1881. In February, 1886, the East Saginaw house was established, and placed in charge of Mr. Thomas D. Bamford, a nephew of Mr. Fred Bamford, and a thoroughly experienced man in the business, under whose supervision a large patronage has been built up in the Saginaw Valley, and giving employment to a force of twenty skilled workmen. The firm are extensive dealers in wall papers, Lincrusta Walton and room mouldings, and do all kinds of painting, paper hanging and tinting, making a specialty of the highest class of interior decoration, frescoing and plastic ornamentation. Among the fine residences decorated by this firm may be mentioned those of Messrs. C. W. Wells, F. C. Stone, Arthur Hill, W. C. McClure, W. Gilbert, J. W. Howry and others. The excellence of the workmanship in the decorating done by this firm has secured for it a prominent place as the leader in its line, and as a consequence they do a very large business, never failing to give satisfaction to those for whom they execute work, and the business is steadily growing as a consequence of their reliable work.

Banner Steam Laundry.—Rossiter & McClintock, Proprietors; North Hamilton street, Saginaw City.—This firm, of which Messrs. Richard C. Rossiter and Elias J. McClintock are the individual members, was established three years ago, starting in the laundry business, and the steady increase in their patronage rendered their facilities insufficient, and during the present year they had built for them their present commodious premises, which they have equipped with all the latest and most improved machinery adapted to laundry business, the outfit being from the celebrated Troy Steam Laundry Manufacturing Co., including washing machines, which can be used for boiling, blueing, hot or cold washing; centrifugal wringers, which will dry the most delicate laces without friction or wear; starching, ironing, collar and cuff machines, a large filter of 250 gallons per day capacity, a 12-horse power upright engine and 15-horse power boiler. The premises occupied by the firm embrace a new brick building with perfect light and ventilation, two stories in height 25x80 feet in dimensions. All the operations of the laundry are conducted upon the best known processes for securing the best results in this branch of industry, and only filtered water is used in all washing, and condensed water for flannels. Employment is given to a force of twelve hands, which the firm expects to double by spring, and the uniformly satisfactory work turned out at this establishment, the great care taken with all goods and the promptness and accuracy of the firm in every respect have secured for them a large and steadily growing trade, and the favor and patronage of the citizens of and visitors to the Saginaws.

A. Wegst & Co.—Carriage Manufactory and Repository; 116 and 118 Janes street, East Saginaw.—One of the most prominent recent additions to the business institutions of the Saginaws is that furnished by the establishment of the firm of A. Wegst & Co., of which Messrs. A. Wegst and J. P. Beck are the individual members. The premises occupied by them at present comprise a two-story new brick building, 50x125 feet in dimensions, in addition to which they have another building on German street, which they temporarily occupy, and expect to build during the coming spring another building, 25x125 feet,

with an elevator. They own a large vacant lot adjoining their premises, and in the future expect to add still other premises than those mentioned. They carry on the manufacture of every description of buggies, wagons, cutters, etc., making a specialty of Concord wagons and top buggies, which they manufacture and sell at wholesale and retail. They give employment at present to a force of eight highly skilled workmen, which they expect to duplicate as soon as the contemplated addition is made to their premises. They are prepared to make carriages, wagons and sleighs to order, and make a specialty of carriage painting and trimming. Their establishment is equipped with all the necessary plant and appliances adapted to the successful conducting of this department of industry, and the work produced from their establishment is of a high quality and is rapidly commending itself to a large and steadily growing trade not only in the Saginaw Valley, but throughout Northern Michigan. The senior member of the firm, Mr. A. Wegst, is well known as one of the most solid and substantial citizens of the Saginaws, and his partner and son-in-law, Mr. Beck, is a thoroughly practical and experienced carriage and wagon maker, under whose personal supervision the manufacturing department is conducted, with the result of securing a steady uniformity of excellence in the product of the establishment. It is the intention of the firm to push their trade, and enjoying ample resources and the best facilities, combined with an already established reputation for unexcelled work, there is no room to doubt the success of the enterprise.

Yawkey & Corbyn.—Hardware, Stoves, Etc.; 508 and 510 Genesee avenue, East Saginaw.—This prominent and prosperous firm, of which Messrs. Cy. C. Yawkey and Ralph F. Corbyn are the individual members, was established four years ago, the business having been originally located at 520 Genesee avenue until early in 1886, when in order to better accommodate the greatly expanded proportions of the business, the firm removed to the more commodious quarters they now occupy, embracing a two-story and basement building, 50x100 feet in dimensions and eligibly located at 508 and 510 Genesee avenue. Here they carry a large and completely diversified stock embracing everything in the line of heavy and shelf hardware, builders' materials, stoves, tin ware, house furnishing goods, bicycles, tricycles, velocipedes, etc. In stoves, furnaces and heaters they carry especially superior stocks, embracing stoves of all kinds, Peninsular ranges and cooking stoves, Peninsular "Regal" and "Radiant" heaters, McGee's Boston heating furnaces and many other varieties, and in building materials carry a specially large assortment and complete stock of locks, knobs, butts, etc., and all sizes of nails, glass, and, in fact, everything used by builders. Employment is given to a force of six competent clerks and assistants, and the firm enjoys a trade which embraces in addition to a heavy patronage in the Saginaws, a considerable jobbing trade with all the northern section of the State. The firm maintains the most favorable relations with the leading manufacturers, and is prepared to offer special inducements both in quality and price to its customers, and by promptness in filling orders and accuracy in carrying out all the details of the business, it has built up a first-class reputation and a trade which steadily increases from year to year.

Alic Birss.—Manufacturer of Carriages, Wagons, Steighs, Etc.; Franklin, Between Tuscola and Johnson streets, East Saginaw.—The prominent position among the important industries of the Saginaws attained by this establishment is due to the enterprise and energy of Mr. Birss, who has steadily conducted the business for the past thirteen years, and throughout that time has paid special attention to maintaining in the quality of its product the high reputation which it justly holds not only in the immediate vicinity of this city,

but throughout the State at large. He occupies a three-story brick building, 50x100 feet in dimensions, with high ceilings, the rear portion of which is used for wood work and wagon building, the upper floors for painting, finishing, storing, etc., and the front part of the first floor, which has six fires, is used for horse shoeing, carriage trimming and repairing, in which business Mr. Birss' establishment is not exceeded in volume by any concern in the Valley. In addition to these premises Mr. Birss is now building an addition, 20x45 feet in dimensions and three stories high, adjoining his present premises, and which he will utilize for storage, etc. He manufactures every description of carriages, wagons, sleighs, etc., and in all lines the work turned out at this establishment is strictly first class. He makes about seventy-five wagons per year, besides a large number of Concorde and buggies. The large and elegant furniture van, which is used by Mr. Harry Bates, and which is the only one of its kind in the city, was built at this establishment, and is a superior piece of workmanship in this class of vehicles. In addition to the manufacturing department a large business is done not only in horse shoeing, but also in every description of jobbing pertaining to this line of industry, and Mr. Birss gives steady employment to a force ranging from seventeen to eighteen highly skilled workmen, carefully supervising all the operations of his establishment and using only the best materials in all departments of his work. The establishment is the largest one in the State covering such a general business, and the large trade it enjoys is the merited reward of close attention to orders and uniform reliability in all the dealings of Mr. Birss.

First National Bank.—Erastus T. Judd, President; George F. Cross, Vice-President; Clarence L. Judd, Cashier; corner of Genesee avenue and Cass street, East Saginaw.—This prominent and substantial institution was originally organized in 1864 mainly through the efforts of Mr. Erastus T. Judd, who since that time has been its executive head, devoting his attention to the business of the bank, and directing it in the successful career which it has ever since enjoyed. In 1884, upon the expiration of the original charter, the bank was re-organized, and is now in a highly prosperous condition, as shown by the latest published report of its condition, dated July 1, 1887. At that time the bank had, in addition to its paid in capital stock of \$100,000, a surplus fund of \$50,000, undivided profits of \$6,339.88 and resources of \$473,078.25. The bank does an active business as a general bank of loan and discount, issuing exchange upon the leading domestic and foreign cities, discounting approved paper, loaning money upon good security, attending promptly to collections of all kinds, and carrying on all the departments usually conducted by a national bank. The Board of Directors is composed of prominent and substantial business men, included among whom, in addition to President Judd, are Mr. George F. Cross, Vice-President of the bank, who is a prominent mill owner, a member of the lumber firm of Judd & Cross, President of the Cross, Gordon & Randall Lumber Co., President and Treasurer of the Standard Lumber Co and otherwise prominently identified with leading business enterprises; also Mr. J. W. Howry of the firm of J. W. Howry & Sons, pine lands, logs and lumber; William H. Warner, of Warner & Eastman, lumber and salt manufacturers; E. Hallenbeck, lumberman; J. H. Edget, of Edget & Brooks, attorneys, and Henry S. Wilson, pine lands. The cashier of the bank is Mr. Clarence L. Judd, son of the President, and a gentleman who by training and education, as well as by experience, is thoroughly qualified for the responsible duties, which he performs with marked efficiency. Under the systematic methods and conservative course adopted by its management, the bank has acquired a prominent place in the confidence of the public, by whom it is justly regarded as one of the soundest and most substantial banking institutions of the State.

H. F. Honsberger.—Dealer in Dry Goods, Notions, Etc.; 116 North Washington avenue, East Saginaw.—This business was established in 1883 by Mr. E. Trump, who was succeeded in the spring of the present year by Mr. H. F. Honsberger, a gentleman of long and practical experience in this business, and who had been engaged as a dry goods merchant at Springfield, Canada, for five years prior to coming to East Saginaw. He occupies a four-story building, 30x125 feet in dimensions, in which he carries a large and complete stock of everything in the line of staple and fancy dry goods and notions, including all kinds of cotton goods, silks, velvets, embroideries, laces, white goods, dress goods, oil cloths, hosiery and fancy goods of every description. He gives employment to a full force of clerks, and his store, which is eligibly located, is fitted up with every convenience and accessory calculated to aid or expedite the operations of the business, including a cash railway and all modern improvements. The stock carried is very large, occupying the entire building, and Mr. Honsberger is rapidly increasing his trade, as a result of the superior selection of his stock, the reasonableness of his prices and the fairness and accuracy of his transactions.

William W. Johnson.—Architect; Room 21, Hoyt Block, East Saginaw.—Mr. Johnson began his business career by learning the trades of pattern maker and carpenter, afterward becoming a draftsman, and carefully studying the principles of architecture, in which he soon found his vocation. Four years ago he came to this city, and since that time has acquired a recognized position as a skillful and accomplished architect, thoroughly understanding all the details of the profession, and designing and superintending buildings in a thoroughly accurate manner. A number of the most prominent structures built in the city since his arrival here were designed and erected under his supervision, he having made the designs for, and superintended the Hoyt School, Home for the Friendless, Mr. Gilbert's dwelling on Jefferson street opposite the Methodist church, Mr. Brooks' dwelling on Jefferson street, Mr. Hanchett's in Saginaw City, a dwelling for Mr. Sanford Keeler, Superintendent of the F. & P. M. R. R.; All Saints' church and the Polish Catholic church of East Saginaw, a school at Jackson, Mich.; a school at Manton, Mich.; a store block at Owosso for Weisner & Sharpstein, as well as a number of other business and residence structures. All the buildings erected under the supervision of Mr. Johnson combine artistic elegance with practical adaptation to the purposes for which they are designed, and the entire satisfaction given by his professional services is attested by a large and steadily growing patronage which keeps him constantly busy.

Henry Passolt.—Manufacturer of Laundry and Toilet Soaps; 422 McCoskry street, East Saginaw.—Mr. Passolt has been established in business ever since 1863, and throughout his long career has by close attention to business built up his trade to a position of prosperity, as a consequence of the excellence of his produce and the prompt and accurate manner in which he fills all orders. He occupies as office and stock room a two-story brick building, 25x60 feet in dimensions, adjoining which he has his works, 25x140 feet. He manufactures a full line of laundry and toilet soaps, including in laundry soaps, the "Diamond," "Chinese," "Domestic," "Victor," "Michigan," "Superior," "Savon," etc., and in toilet soaps, "White Glycerine," "Honey," "Brown Windsor," "Rose," "Mottled," "Fine Toilet," "Transparent Glycerine," "White and Mottled Castile, Oval Assorted and Ladies' Toilet soaps, and also makes shaving soaps, round and in tin foil. The output of the factory is very large, steady employment being to a force ranging from eight to ten hands, and in addition to the manufacture of soaps, Mr. Passolt

also makes potash and pearlash, which he ships to New York, Boston, Cincinnati and other points. He is prepared at all times to pay the highest prices for tallow and grease, and to supply any of the goods manufactured by him to any points on order. He has built up a thriving business as a result of nearly a quarter of a century of honorable methods.

Eugene Ringler & Son.—Druggists and Chemists; 118 South Hamilton street, Saginaw City.—Mr. Eugene Ringler, by whom this business was founded twenty-one years ago, is a native of Wurtemberg, Germany, where he was educated, and from which he came to America in 1847. In 1852 he graduated in the medical department of the University of Michigan, and after practicing medicine at Fostoria and Tiffin, O., enlisted as assistant surgeon in the Union army, and served to the end of the war. Then, after another two years at Tiffin, O., he came to Saginaw and engaged in business, having a partner for one year, and then removing to his present premises, where he conducted business alone until the past summer, when his son, Mr. E. A. Ringler, who had been for thirteen years engaged in the same line in New York, joined him in the formation of the present firm. The store occupies premises 25x100 feet in dimensions, and is completely stocked with a full line of drugs and medicines of all kinds, the firm making all their own tinctures and extracts, and in addition, also making a number of special preparations, including Fragrant Pearl Dentine for the teeth, Carbolated Glycerine Chili for the skin, chapped hands, etc., a cough mixture, blood purifier, liver pills, sarsaparilla, cod liver oil emulsion, etc., which preparations command a large and steadily growing sale, as a consequence of their proved excellence. The firm is a substantial and prosperous one, backed by experience and knowledge, and enjoys in a merited degree the confidence and approval of the citizens of the Saginaws.

T. J. Norris.—Groceries and Provisions; West Side of Genesee Bridge, East Saginaw.—Mr. Norris established this business eleven years ago, and has since carried it on with steady and growing success, as a consequence of the careful selection of his stock, and the fair and accurate methods upon which he has conducted it. He built and owns the building occupied by him, and the adjoining one which he rents out, both of these buildings being two-story brick structures, each 25x80 feet in dimensions. He carries a large and completely assorted stock of every description of staple and fancy groceries and provisions of all kinds, and enjoys a large trade from the citizens of East Saginaw and Saginaw City, as well as Carrollton and the surrounding country. The location of the store is a favorable one, being central, and Mr. Norris has built up his business to its present proportions by careful attention to all its details, and thoroughness in all his transactions.

Blumberg & Weinberg.—Dealers in Clothing and Gents' Furnishing Goods, Hats, Caps, Etc.; 419 Genesee avenue, East Saginaw.—Mr. Solomon Blumberg of this firm established himself in business early in 1886 on Genesee avenue, near Washington avenue. In September of the present year he formed a partnership with Mr. Emil Weinberg, who had previously been with Rich Brothers, and the firm removed to their present eligibly located and handsome premises, 25x125 feet in dimensions, where they carry very large and complete stocks, embracing everything in the line of clothing, gents' furnishing goods of every description, hats and caps of the latest styles, and a specially well assorted line of lumbermen's clothing, of which they make a specialty. The stock is carefully assorted and bought from first hands, and the firm maintains the most favorable relations with manufacturers which enable them to purchase at the closest margins and give their customers the benefit of the lowest prices. As a consequence, their store is justly regarded

as headquarters for obtaining good goods at the lowest rates, and they have a very large trade, including not only the residents of the Saginaws, but also a large trade from farmers and others in the surrounding country. Both members of the firm are first class business men, and they have a thriving trade, which they maintain by uniformly fair treatment of their customers.

Henry Goldsmith.—Successor to T. Goldsmith & Son ; Dealer in Notions, Fancy Goods, Etc.: 124 South Hamilton street, Saginaw City.—This business was established eleven years ago by Mr. T. Goldsmith and his son Mr. Henry Goldsmith, under the firm name of T. Goldsmith & Son, and was continued under that style until September of the present year, since which time Mr. Henry Goldsmith has conducted it as sole proprietor. The premises occupied by the store embrace the main floor, 25x120 feet in dimensions, of the building at 124 South Hamilton street, with the basement and a large room in the rear. Here are carried large stocks of everything in the line of notions, fancy goods, silverware, china, crockery, glassware, toys, baby carriages, books, stationery, albums, photographic supplies, vases, ornaments, rubber goods, etc., carefully selected so as to comprise the best goods in the line. Employment is given to three clerks, and the establishment enjoys a large trade from the people of the Saginaws and surrounding country, in addition to which it is doing a considerable amount of jobbing throughout this section. Mr. Goldsmith, the proprietor of the store, is a business man of superior attainments, who has commended himself to the favor and patronage of the community as a result of the fairness and reliability of his methods, and the close attention paid by him to every detail of the business.

Kirby Blakely.—Insurance and Real Estate, and Manufacturers' Agent for Agricultural Machinery and Implements ; corner of Warren and German streets, East Saginaw.—Mr. Blakely, who had previously been in the employ of Mr. D. A. Pettibone, started in the insurance business five years ago, locating his office at the corner of Genesee avenue and German street, where he still has his insurance office. Later he added to his business that of agent for McCormick's Harvesting machines and supplies, and dealer in all kinds of farm implements, in which he is now largely engaged, occupying for this business a lot 100x125 feet in dimensions, with a building 20x100 feet, in the center, and sheds around the sides. He carries a large and complete stock of farm implements and agricultural machines, buggies, etc., the sheds being utilized for the storage of heavy machinery and farm wagons, in which line he is agent for the celebrated Coquillard wagons. In this line his stock is complete in every particular, embracing all that is latest and best in the way of farm machinery and implements, and he enjoys a large business covering not only the entire Saginaw Valley but also extending to all parts of northern Michigan, three traveling salesmen representing him in this trade territory for the sale of these goods. In insurance he is the representative of a number of the leading and most prosperous companies, including the Hamburg-Bremen, of Hamburg, Germany, having in its United States branch assets of \$1,119,692, and a surplus over all liabilities of \$509,894 ; the Newark, of New Jersey, capital \$250,000, and surplus of \$319,303 ; the Providence-Washington of Providence, R. I., capital \$400,000, and assets \$1,025,824 ; and the Clinton, of New York, capital \$250,000 ; through which companies he is prepared to offer safe insurance at the lowest rates consistent with the absolute safety of the investment. Mr. Blakely also deals in real estate and handles it as agent ; is a Notary Public, and is prepared to attend to all business in the line. He is a business man of superior attainments, and in all the branches in which he is engaged is enjoying a steady increase in the volume of his transactions, as a result of close attention to all the details and uniform fairness of dealing.

W. B. Moore.—Wholesale and Retail Druggist; 201 and 203 Genesee avenue, and 102 Washington avenue; Laboratory and Warehouse, 215, 217 and 219 North Water street, East Saginaw.—This establishment is the outgrowth of the drug business founded in 1865 by Mr. A. A. Dunk, who died in December, 1879, and was succeeded in January, 1880, by Mr. W. B. Moore, who had been connected with the business under the proprietorship of Mr. Dunk from 1873. Since acquiring the business Mr. Moore has had a steadily growing trade, and has greatly extended the premises occupied, and the facilities possessed by the business. His elegantly fitted and perfectly appointed store at the corner of Genesee and Washington avenues is 80x100 feet in dimensions, having two entrances and four show windows, and being completely fitted up with shelving and show cases arranged for the tasteful and attractive display of the stock, and having an office in the rear of the store, back of which is a storeroom for keeping surplus stock. In addition to these premises Mr. Moore has a laboratory and warehouse at 215, 217 and 219 North Water street, and is fitting up a new branch store at the corner of Genesee avenue and William street, which will be made attractive with all the appliances pertaining to a first-class drug establishment, and will be under the management of Mr. W. W. Sheldon, a druggist of twenty years' experience, who has been with Mr. Moore for the past year. Mr. Moore is the proprietor of a number of first-class proprietary articles, many of which have a celebrity and trade extending all over the country, including Dunk's Camphorated Arnica, William's Camp Liniment, William's Pine Balsam, Beebe's King of Pain, Rough on Corns, Moore's Cincho Myrrh tooth powder, Moore's Sarsaparilla, stieky fly paper, etc., in the manufacture of which he gives employment to a force of fifteen hands. In the store he has a staff of five competent clerks and assistants, and in the new store will give employment to four more. He carries a large and complete stock embracing everything in the line of staple drugs, as well as a large stock and attractive display of fancy goods and toilet articles, handkerchief extracts, including Lundborg's, Lubin's and Rimmel's unequalled goods, making an assortment of extracts, colognes and toilet waters of unequalled merit. His line of purses, card cases, hand mirrors, hair brushes and other fancy goods is in every way complete, while in cigars, which he sells at wholesale and retail, his goods are of the finest quality and his trade very large. As a consequence of the great merit of his goods, and the uniform promptness and accuracy with which he fills all orders, he enjoys a large trade with the citizens of the Saginaws and with lumber camps throughout the Saginaw Valley region, as well as a large outside trade in his proprietary articles. The success which has attended Mr. Moore's business career has been built up by close attention to his business, and a steadfast endeavor to give satisfaction to his customers.

J. P. Derby.—Wholesale Grocer; Produce Commission Merchant; Derby Block, North Water street; Retail Store, 718 and 720 Genesee avenue, East Saginaw.—Mr. Derby has continuously conducted this business since he established it in 1857, and during the thirty years of his business history has enjoyed a steady and constant growth in the volume of his trade, and has built up a reputation second to none in his line in the State. He owns the handsome white brick building on North Water street, known as the Derby Block, and comprising five three-story stores, of which he occupies two, covering an area of 70x100 feet, with a dock in the rear of the premises. He carries very large stocks and full lines of everything in staple and fancy groceries, grocers' sundries and shelf goods, mill and camp supplies, etc., in which he enjoys a large wholesale trade covering not only the Saginaw Valley, but also all the northern

part of Michigan. In addition to this business he has the finest retail grocery store in the Saginaws at 718 and 720 Genesee avenue, occupying a two-story building, 60x80 feet in dimensions, completely equipped with everything in the line of groceries, delicacies, etc., and from this store enjoys the patronage of the citizens of the Saginaws and their surroundings. He also deals largely in produce and does an extensive business as a general commission merchant, holding the confidence of shippers and producers by the careful and accurate manner in which commission services are performed by him. The excellent standing which has been maintained by this house throughout its long and prosperous business history, has resulted from careful attention to all the details of the business, and uniform fairness and reliability in the business methods of Mr. Derby.

Second National Bank.—(G. W. Morley, President; Sewell Avery, Vice-President; G. B. Morley, Cashier; East Saginaw.—Holding a deserved prominence among the most solid and substantial corporations of the Saginaw Valley is the Second National Bank of East Saginaw, with a paid-in capital of \$150,000, and which was incorporated under the National Banking Act in December, 1871. It enjoys a large and active business in general banking, receiving the accounts of banks, bankers, corporations, firms and individuals, discounting approved commercial paper, loaning money on good security, and also makes collections and draws exchange on the leading domestic and foreign cities. A gratifying exhibit is made by the latest published report of the condition of the bank, dated August 1, 1887, in which it is shown that the bank has resources of \$715,725.23, and in addition to its paid-in capital stock has a surplus fund of \$30,000 and undivided profits of \$16,937.83. The business of the bank is conducted on safe and conservative methods, its Board of Directors being composed of Messrs. George W. Morley, Sewell Avery, Waldo A. Avery, Edward W. Morley and H. C. Potter, Jr.

George Spatz.—Steam Baker and Wholesale Cracker Dealer; Corner of Hamilton and Cass streets, Saginaw City.—Mr. Spatz has been engaged in this business for the past sixteen years, throughout which time he has maintained for his establishment a high place in the favor of the citizens of the Saginaws, and a trade throughout the northern portion of Michigan, as a consequence of the superior quality of all the productions of his establishment. He does a large local business in bread of every description, and in crackers his trade also extends all over the northern portion of the State, Mr. Spatz being well known to the trade, and visiting his customers personally. The premises occupied by the business comprise a two-story building, 60x75 feet in dimensions, and employment is given to a force of ten skilled workmen, the bakery being equipped with all the latest and most improved machinery and appliances adapted to this department of industry. Mr. Spatz is prepared to fill all orders with accuracy and despatch, and the thriving business he enjoys was acquired by close attention to all its details.

Henry Feige.—Manufacturer and Dealer in Fine Furniture, Upholstery, Carpets, Curtains, Draperies, Etc.; 318 and 320 Genesee avenue, and 113-117 Cass street, East Saginaw.—This business was originally established in 1863 by the firm of Feige Brothers, of which Messrs. George and Henry Feige were the individual members. The firm became George Feige alone in 1880, by whom it was conducted until recently, when upon Mr. George Feige engaging in the Feige & Silsbee Furniture Manufacturing Co., he was bought out by his brother, Mr. Henry Feige, by whom this business is now conducted as sole proprietor. He occupies a three-story and basement building, 25x100 feet in dimensions, fronting at 318 Genesee avenue and has the two upper floors of No. 320, a building

of the same size. A passage-way connects this store with the rear of the other premises occupied by Mr. Feige, which is a three-story building with 75 feet front on Cass street by 60 feet in depth. The two stores combined form the largest furniture and furnishing store in the Saginaw Valley, and they are completely stocked with everything in the line of fine and medium furniture, the finest carpets of foreign and domestic manufacture, antique curtains, Swiss curtains, shades, shade cloth, King's Scotch Holland, patent shade rolls, shade trimmings, curtain loops, jute curtains, cross stripes and curtain goods of all kinds, and latest styles, as well as full lines of oil cloths, rugs, matting, etc. Embraced in the stock also is a full line of the celebrated John Rogers terra cotta groups of statuary. In all these goods Mr. Feige maintains the most favorable relations with the largest manufacturers, by which he is enabled to offer unsurpassed inducements both in quality and price, and he enjoys a large trade including, in addition to a heavy business in the Saginaws and the Saginaw Valley generally, a large order trade, orders having been received from as far west as Omaha and Denver, and as far east as New York City; and a number of residences in Detroit have been completely furnished from this store. The house from its inception to the present time has always enjoyed a superior reputation, its business having been uniformly conducted upon honorable and reliable methods.

John Otto, Jr., & Co.—Gentlemen's Furnishing Goods, Hats, Caps, Etc.; 207 Genesee avenue, East Saginaw.—This firm, which is composed of Mr. John Otto, Jr., of this city, and Mr. Alexander Jacobi, of Mt. Clemens, Mich., began business in this city in May of the present year, and occupies Doughty's old stand at 207 Genesee avenue, where they have a spacious and attractive store located in a fire proof building completely stocked with hats, caps, neck-wear, hosiery, shirts and every description of gentlemen's furnishing goods, the stock embracing the latest styles and novelties, and being selected with special care to fill the demands of the best class of customers. The business in this city is under the management of Mr. John Otto, Jr., Mr. Jacobi conducting a similar establishment at Mt. Clemens, Mich. The firm also carries a complete stock of fine silk umbrellas in gold and other heads and is at all times prepared to supply the gentlemen of the Saginaws with the most attractive and desirable goods in the lines in which they deal. Competent and accommodating clerks are employed in the store, and every facility is used to assist customers to make proper selections. Mr. Otto is a business man of superior attainments, who thoroughly understands all the details of the business, and brings to the management energetic and enterprising methods which have secured for the house a large and steadily growing trade, and made it popular with the gentlemen of the twin cities.

Seyffardt & Walz.—Wholesale and Retail Dealers in Hardware, Building Material, House Furnishing Goods, Agricultural Implements, Etc.; 618-622 Genesee avenue, East Saginaw.—This house, which is justly regarded as one of the most substantial and prosperous in the Saginaw Valley, was founded in 1869, the firm being composed of Messrs. William Seyffardt and George Walz. They occupy a two-story and basement brick building with 80 feet front by a depth of 100 feet, equipped with every facility and convenience calculated to aid or expedite the operations of the business, employment being given to force of fifteen competent clerks and assistants. They carry very large and thoroughly diversified stocks of everything in the line of heavy and shelf hardware, building material, stoves, house furnishing goods, agricultural implements, paints, oils and brushes, etc. The firm are agents for the celebrated "Columbia" bicycles and tricycles, of which they carry a complete

stock, and in stoves they handle full lines of the celebrated "Jewel" stoves, manufactured by the Detroit Stove Works in ranges, heaters, base burners, etc. In paints, oils and brushes their stock is especially complete, the firm being agents for Harrison's celebrated "Town and Country" ready mixed paints, and they also carry a full line of artists' supplies of every description, while in household and builders' hardware, agricultural implements, etc., their stock is completely assorted and of the best quality. As a result of the merit of their goods and the uniformly reliable methods adopted by the firm in all its dealings with the trade and the public, they enjoy in addition to a heavy business with the people of the Saginaws, a large trade to the north and west throughout the State of Michigan.

Cornell & Stafford.—City Bottling Works; Manufacturers of Ginger Ale, Root Beer, Birch Beer, Cream Soda, Sherbet, Diamond Rock Seltzer and Pops of All Kinds; Factory, corner of Fourth and Chestnut streets; Office, 115 Genesee avenue, East Saginaw.—The City Bottling Works were established sixteen years ago by Mr. L. Quinnin on Genesee avenue, and conducted by him until five years ago, when he was succeeded by the firm of Cornell & Stafford, of which Messrs. S. Cornell and J. Stafford are the individual members. Since coming into the possession of the business the firm has made vast improvements, and greatly added to the facilities for manufacture, as well as extending the trade over a largely expanded territory. They now occupy for their factory a spacious building at the corner of Fourth and Chestnut streets, where they have a complete plant and all necessary machinery for the manufacture upon a large scale of ginger ale, and everything in the line of pops and aerated waters; giving steady employment to six hands, and closely supervising the operations of the factory, so as to secure at all times that uniformity of excellence by which the product has obtained a foremost reputation, and a trade extending throughout Northern Michigan. In their specialty of ginger ale this firm is not surpassed by any in the State, and of this product they make from 100 to 500 dozen bottles per day. They also manufacture root beer, birch beer, cream soda, sherbet, diamond rock seltzer and pops of all kinds, of which they produce from 100 to 500 dozen bottles daily. The firm utilizes five wagons in its business, and by promptness in filling orders, and accuracy in all its transactions, has built up its enterprise to the success which it now enjoys.

A. Schupp.—Insurance; Home National Bank Building, East Saginaw.—Mr. Schupp, who has been established in business ever since 1878, is recognized as one of the best informed and most successful underwriters in the State. He represents a list of companies embracing the most solid and substantial corporations, including the Home Insurance Company, of New York, which at the beginning of the present year had a cash capital of \$3,000,000, assets of \$7,802,711, and a surplus over all liabilities and capital of \$3,388,916; also the Queen Insurance Company of Liverpool, England, which had in its American branch at the beginning of the present year assets of \$1,976,093 and a surplus of \$2,329,552; also the Niagara, of New York, capital \$500,000, assets \$2,260,480, and net surplus of \$489,340; the Fireman's Fund, of San Francisco, capital \$1,000,000, assets \$2,052,263; the Fire Insurance Association, of London, England, with assets in its United States branch of \$921,475, and a net surplus of \$385,832; the Rochester-German, of Rochester, N. Y., capital \$200,000, assets \$658,481, and a surplus over all liabilities and capital of \$172,625; also the Sun Fire Office, of London, England, the oldest insurance corporation in existence, having been organized in 1710, and which had at the beginning of the present year in its United States branch assets of \$1,666,681 and a net

surplus of \$549,206. Through these standard and unsurpassed insurance companies Mr. Schupp is prepared to place insurance at the lowest rates consistent with the absolute safety of the investment, and attends promptly to all business in the line. He makes a specialty of the insurance of saw mills, lumber, brick blocks, merchandise, manufacturing establishments, dwellings and furniture, and possesses unusual facilities for carrying large lines of insurance. He is a gentleman of long business experience, and in addition to this business, occupies the position of Treasurer of the Savings Bank of East Saginaw. He is ably assisted in his insurance business by his son, Mr. Otto Schupp, and the agency enjoys the confidence of the citizens, its transactions always having been characterized by accuracy and reliability.

A. A. Schott & Co.—Pharmacists, and Dealers in Pure Drugs, Medicines, Chemicals, Etc.; 131 North Cass street, Next to Postoffice, East Saginaw.—This firm, of which Messrs. A. A. Schott and T. Duncan are the individual members, was formed two years ago, and from that time to the present have enjoyed a successful and growing business with the citizens of the Saginaws and surroundings by the merit of their stock and the careful and accurate manner in which they compound prescriptions and fill all orders for every description of goods in their line. They carry at all times large stocks and complete assortments of every description of pure drugs, medicines and chemicals, all approved proprietary preparations, toilet and fancy articles, fine perfumes of foreign and domestic make, and druggists' sundries of every kind. They have a full line of wines and liquors for medicinal uses, and a fine selection from the best brands of imported and domestic cigars. Their store, which comprises the main floor of a three-story brick building, is eligibly located at 131 North Cass street, next to the postoffice, and is neatly kept, the goods being displayed in an attractive manner. The firm has earned the prosperity and increasing trade it enjoys by thorough knowledge of and close attention to every detail of the business.

Burdick & Moore.—Dealers in Meats, Groceries, Vegetables, Etc.; 130 and 132 Jefferson street, East Saginaw.—This firm, of which Messrs. D. D. Burdick and James Moore are the members, was formed fourteen years ago, and conducted a market on Franklin street until June 29 of the present year, when they were burned out. July 11 they opened their present establishment, which they now own, occupying two stores, embracing a two-story new brick building, 30x150 in dimensions, eligibly located and in every way adapted to the needs of the business. One of these is used as the market, where they carry at all times a large and fresh stock of meats of unsurpassed quality, and all vegetables in season, and in the back part of which they have a large cooling room, 20x30 feet in dimensions, to facilitate the preservation of the stock in first-class condition. The other store comprises the grocery department, where is kept, in large stock and complete assortment, everything in the line of staple and fancy groceries, grocers' sundries, shelf goods, etc. The firm has every facility for the business, and gives employment to a force of twelve competent and accommodating clerks and assistants. Throughout the history of the firm it has ever been noted for the great care taken in the selection of its stock, and the uniform accuracy and reliability by which its dealings are characterized and in this way has built up a large trade with the citizens of the Saginaws and surrounding country. They do an extensive jobbing business in barreled beef and pork, and have recently added a new engine and boiler, with which they heat their buildings, and operate a sausage machine with a capacity of 3,000 pounds per day.

D. K. Allington—Architect, Mechanical Engineer, Etc.; Office, Room 24, Hoyt Block, East Saginaw.—Mr. Allington, who is a thoroughly practical architect and mechanical engineer, came to Saginaw in 1862, and for two years followed building, after that engaging for eight years as superintendent of salt works and in 1874 established himself in his present business, in which he enjoys a large patronage, the thoroughness of his knowledge of all the details having secured for him a superior reputation and first class patronage. He makes a specialty of the planning of saw and planing mills and other manufacturing establishments. Prominent among the structures built and equipped under his supervision is the Van Winkle and Montague Mill, at Garden Bay, the William Peters Mill at Bay City, and the mill of J. W. & E. S. Bliss, near Zilwaukee, Mich. In his specialty of mill building he has no superior in the State, his thorough knowledge of mechanical engineering enabling him to plan structures of this character, and to place machinery in them in such a way as to produce the most satisfactory results. In addition to this business Mr. Allington has invented a patent machine for band saw mills, which is manufactured in this city, and which has been adopted generally by the mills throughout the Saginaw Valley and Canada. Mr. Allington is also agent for the Taper Sleeve Pulley Works of Erie, Pa., and is prepared to furnish the full line of pulleys manufactured by that company, and which are of unsurpassed quality, and is also prepared to furnish every description of machines and machinery to order. Closely attending to all the details of his business, and conducting his affairs upon honorable and reliable methods. Mr. Allington enjoys a merited prosperity, which is steadily growing from year to year.

Sheyer Brothers—Dealers in Dry Goods, Clothing, and Ladies' and Gents' Furnishing Goods; Central House Block, 2620 South Washington avenue, South Saginaw.—This firm, of which Messrs. Simon and Heyman Sheyer are the individual members, was established four years ago, and since that time has commended itself to the favor and patronage of the citizens of the Saginaws and vicinity by the close and accurate attention paid by them to every detail of their business, the earnestness of their endeavors to give satisfaction to their customers, and the superior quality and low prices of the goods in which they deal. Their stock, which is large, is well displayed in their store, which is 35x150 feet in dimensions, and includes everything in the line of staple and fancy dry goods, clothing, ladies' and gents' furnishing goods, hosiery, hats, caps, blankets, oilcloths, etc., carefully selected with especial reference to the needs of the people of the Saginaws. The members of the firm are both experienced and practical merchants, who conduct their business upon fair and honorable methods, which have commended them to a large and steadily increasing trade among the residents of the city, as well as a considerable trade from farmers and others in the surrounding country.

Nelson Holland.—Manufacturer and Dealer in Gang Sawed Lumber and Salt; Mill and Salt Block, Corner of Atwater and Water streets, East Saginaw.—Mr. Holland's present works were erected in 1878 on the site of one of the first mills that was built on the east side of the river. As now operated the premises comprise a mill, 60x160 feet in dimensions, with an engine house, 40x50 feet, and a wing 20x60 feet. The plant comprises all the latest and most highly improved machinery and appliances adapted to the business, including a 200-horse-power engine. On the premises also are four salt wells, with a salt block 160x150 feet in dimensions, a railroad shed, 30x25 feet, with a capacity for holding 7,000 barrels, large cooperage warehouses, sheds, and other buildings, covering over one solid block, besides which Mr. Holland has twenty-six lots of water frontage around the mill. Steady employment is

given through the season to a force ranging from seventy-five to one hundred men, and the annual product of the works amounts to from 16,000,000 to 18,000,000 feet of lumber, 1,500,000 laths, 750,000 staves, and 40,000 sets of heading. Of salt the product is about 35,000 barrels per annum. The mill, piling grounds, etc., are located on the river bank, the salt block and other buildings being immediately opposite, across Water street. Mr. Holland has a very large business, his product all going to his own extensive yards at Buffalo, N. Y., from whence it is distributed to the trade. The salt product is disposed of through the medium of the Michigan Salt Association.

Louis Quinnin.—Real Estate; Municipal Court Block, Cass street, between Genesee avenue and Tuscola street, East Saginaw.—Mr. Quinnin, who is recognized as one of the most successful and substantial of the citizens of the Saginaws, is a native of Sandusky, O., from which place he removed with his father to Detroit in 1845. He served in the regular army during the War of the Rebellion in Horse Battery M of the Second United States Artillery, and participated in some fifty battles prior to Lee's surrender, at which he was present, and was wounded three times. After the war his regiment went to California, and Mr. Quinnin remained there until March 13, 1867, when he was honorably discharged at Presidio Barracks, San Francisco. In 1870 he came to East Saginaw and engaged in the manufacture of pop and mineral water at the corner of Genesee avenue and Chestnut street, which business he continued for nine years. A few years after coming here Mr. Quinnin, foreseeing the growth of East Saginaw, made a number of judicious investments in real estate, and in 1874-5-6 bought, among other property, the three lots on Cass, between Genesee avenue and Tuscola street, on which he has since built the Municipal Court Block. In the block is a drug store of which Mr. Quinnin is now the owner, and where he keeps on hand a large stock and complete assortment of drugs, chemicals, surgical appliances and druggists' sundries of every description. He also owns the post office block at the corner of Cass and Tuscola streets, as well as a number of business structures and dwelling houses throughout the city. His financial ability has been demonstrated by the rapid increase in the value of the property in which he has invested with the result that he is now justly regarded as one of the most successful men of the city.

Rose Brothers.—Wholesale and Retail Butchers; 2612 South Washington avenue, South Saginaw.—This firm, of which Messrs. William A. and John T. Rose are the individual member, has been in existence for ten years. Their experience in this business covers a period of twenty-eight years, during which time they have commended themselves to the favor and patronage of the citizens of the Saginaws by the uniform fairness and accuracy of their business methods, the superior character of their stock and the close attention paid by them to every detail of their business. They occupy a brick building, 30x125 feet in dimensions, with a slaughter house in the rear, and carry at all times large and well selected stocks of every description of fresh, salt and smoked meats, canned goods, etc., and make a specialty of supplying fresh butter and eggs of the best quality. The store, which is especially adapted to the purposes of the business, is kept neat, with its stock properly displayed, and the firm do a large business not only in their immediate neighborhood, but also in East Saginaw and Saginaw City, employment being given to four hands, and their delivery wagon being constantly busy supplying their customers. In addition to this wagon they have two others for hauling stock. By constant endeavors to secure the satisfaction of their customers, and uniform reliability in all their dealings they have secured prosperity in their enterprise, and a reputation second to none engaged in this line of business.

William Mueller.—Contractor for Brick and Stone Work; Sixth and Lapeer streets, East Saginaw.—Mr. Mueller, who is a German by nativity, came to this country in 1867, locating in East Saginaw, and later establishing himself in his present business, taking his first contract in 1872. He is a thoroughly practical and experienced man in the business in which he is engaged and as a consequence of the faithful manner in which he fills all contracts, the careful supervision given by him to all the details and his uniform fairness and reliability has secured a large patronage, and he has built a number of the leading and most prominent buildings in the city, including Arbeiter Hall, the Strasburg Restaurant, the Sherman House, the Courier building, the new News building, erected in 1884, the Emerson school and the Home for the Friendless, both built in 1886, and did the mason work on the Bearinger building, on Franklin, near Tuscola street, and is now working on the Hoyt Library, built of Bay Port blue stone and Lake Superior red stone trimmings, and brick from the Tittabawassee. Mr. Mueller, by close attention to business, has built up a superior reputation and a high place in the regard and confidence of the citizens, and he is now serving the second year of his term as Alderman from the Third Ward. He is a prominent member of the Germania and Arbeiter societies, and owns a large amount of valuable property in different parts of the city, and is in every respect a substantial and prosperous citizen. He gives employment to a force ranging from twenty to forty hands, and the success he has achieved is the merited result of fair dealing and superior workmanship.

F. E. Tallmadge.—The Franklin Livery, Sale and Boarding Stables; North Franklin, between Tuscola and Johnson streets, East Saginaw.—This well known and popular livery establishment began business about four years ago, being originally conducted by Mr. C. M. Hill, who owns the building, then passing into the hands of other parties, by whom it was conducted until two years ago, when Mr. Tallmadge acquired the business and has since carried it on upon methods which have commended the establishment to the favor and patronage of the citizens of the Saginaws and vicinity. The building is a two-story brick structure, specially designed and erected for the purposes of the business, having ample capacity for the proper accommodation of thirty-five horses. The livery equipment includes fifteen horses and a full outfit of carriages, coupes and light vehicles of first-class make and handsome appearance and in addition a large boarding business is done, six trained attendants being employed to give proper care to animals in the stables. Mr. Tallmadge is a thoroughly practical and experienced man in all the departments of this business, by close attention to all the details of which he has achieved a merited popularity and prosperity. No establishment of its kind in the Saginaws has better facilities, and at none is better care and attention given to horses than at the Franklin.

Farmers' Hotel.—Louis Miller, Proprietor; 804 Genesee avenue, East Saginaw.—This business was established nineteen years ago by Messrs. George Boehm and Louis Miller, under the firm style of Boehm & Miller, and continued by them in the original structure up to 1881, when the present building was put up to replace the old one. Early in 1885 Mr. Boehm died, since which time Mr. Miller has conducted the business as sole proprietor. The hotel is a three story brick structure with 47 feet front, and runs back 110 feet to William street, and opposite the William street front Mr. Miller has a barn with ample accommodations for thirty-four teams. The hotel has thirty neatly furnished and properly kept rooms, the table is supplied with the best the market affords and the hotel has a large patronage from farmers, lumbermen and others from all parts of the Saginaw Valley. The rates of the hotel are \$1.00 a day, and Mr. Miller has made it popular by close attention to the comfort and convenience of his guests.

East Saginaw National Bank.—John G. Owen, President; Edwin Eddy, Vice-President; S. S. Wilhelm, Cashier; 108 South Washington street, East Saginaw.—This bank, which is justly regarded as one of the most solid and substantial financial institutions in the city, was incorporated in 1884, since which time it has conducted a successful business. By the latest published report of its condition dated at the close of business August 1, 1887, it was shown that the bank had resources amounting to \$349,077.95, and in addition to its paid-in capital stock of \$100,000, had a surplus fund of \$15,000, and undivided profits of \$7,253.21. A general banking business is transacted, loaning money on first class security, discounting approved paper, issuing exchange on the principal domestic and foreign cities, carrying the accounts of banks, corporations, merchants and individuals and attending to commercial collections, etc. The management of the bank is in experienced hands, and it is conducted on safe and conservative methods which have commended it to the confidence of the business community and citizens generally. The Board of Directors is composed of business men of the highest standing, including Mr. John G. Owen, President of the bank, a prominent lumber and salt manufacturer and manufacturer of sash, doors and blinds, and otherwise largely identified with important business enterprises; Max Heavenrich, of Heavenrich Brothers & Co., President of the Citizens' Association, Treasurer and Manager of the James Stewart Company, lumbermen's supplies, etc.; D. B. Freeman, dry goods; Louis Quinlin, a prominent real estate owner; Edwin Eddy, of Eddy, Avery & Eddy, lumber, salt, pine lands, etc.; William B. Baum, of W. B. Baum & Brother, proprietor of the Sherman House and director of the People's Savings Bank; and Mr. S. S. Wilhelm, a banker of thorough and practical experience, to whose efficiency as cashier of the bank is largely due the prosperous position it enjoys. The bank sells drafts on England, Ireland, Scotland, Germany, France, Holland, Norway, Sweden, Belgium, Switzerland, Denmark, Italy and the other European countries, and in every respect is prepared to transact all kinds of legitimate banking business.

Moeller & DeLand.—Druggists; Dealers in Wall Paper, Stationery, Etc.; junction of Mackinaw street and South Washington avenue, South Saginaw.—This popular and prosperous drug establishment was originally started by the firm of Hubbard & Randall, several changes afterward occurring until the business was acquired by Mr. D. E. Prall, who was succeeded by the firm of Moeller & Youmans, which firm carried on the business for nine years, until the spring of the present year, when the firm of Moeller & DeLand, consisting of Messrs. A. R. Moeller and M. L. DeLand succeeded to the business. They occupy a two-story brick triangular shaped building, attractively furnished and completely equipped with all conveniences for the successful conduct of the business, and they carry large and complete stocks of every description of drugs, medicines and chemicals, all approved proprietary articles, as well as complete lines of stationery, wall paper, window shades, periodicals, blank books, lamps and lamp goods, and a well selected stock of the best brands of tobacco and cigars. The prescription department bears a special celebrity for the careful and accurate manner in which prescriptions are compounded from the best materials. In connection with their wall paper department they carry a large and complete stock of ready mixed and other paints, oils, brushes, and all painters' supplies. In a part of their premises is located the post office of South Saginaw. Both members of the firm are skillful pharmacists and thoroughly accurate and reliable business men, and the steady increase in their business is the merited result of close attention to all its details.

Rust, Eaton & Co.—Manufacturers of Lumber, Lath and Salt; Works at Zilwaukie; Office over Burrows' Bank, Saginaw City.—This is one of the prominent lumber manufacturing concerns of the Saginaw Valley. The company was formed in 1865, the only changes being the death of two members, whose widows still retain an interest. Mrs. Emiline E. Bradley was the wife of A. S. Gaylord, a member of this firm, and has since remarried. Mrs. Martha A. Hay is the widow of James Hay, who was also of the firm. The other members of the firm who have been connected with it from its inception are Messrs. Ezra and Amasa Rust, D. L. C. Eaton and George L. Burrows. The mill, salt block and other works are located at Zilwaukie, on the Saginaw River, about five miles north of Saginaw. They have ample dock frontage and a large boom. Their saw mill was built by Daniel Johnson and others in 1848, and passed through several hands prior to its acquisition by the present firm in 1865, since which time it has been rebuilt and remodeled, new machinery being put in throughout, including one of Wickes Brothers' improved gangs, a large circular, two butting saws, two edgers, one trimmer, a lath mill and all necessary machinery. All modern devices and improvements calculated to increase the output, improve the product and economize time and labor are found in the mill. In addition to the manufacture of lumber and lumber products, the firm is engaged in the manufacture of salt, and has two salt wells and a salt block. The capacity of the mill is about 15,000,000 feet of lumber, 3,000,000 laths, and from 30,000 to 35,000 barrels of salt. The lumber product is shipped to Toledo, Cleveland, Buffalo, Tonawanda, Albany and other Eastern ports and markets, and the salt is delivered in bulk to the Michigan Salt Association, and as a consequence the firm does not make barrel stock. In the operations of the works employment is given to a force ranging from eighty to ninety men and ten horses, and in addition to the manufacturing business the firm is engaged in lumbering in Gladwin county, where it has a camp giving employment to a force of from forty to fifty men, and it also lumbers through jobbers in Midland and Isabella counties, bringing the logs by rail to the Tittabawassee River, whence they are floated to the mill. The firm are large owners of pine and farming lands in the Saginaw Valley, and the members of the firm are largely interested in other similar enterprises. Mr. Ezra Rust, of this firm, is also a member of the firm of Rust & Wheeler, pine and farming lands, logs and lumber; Mr. Amasa Rust is of Burrows & Rust, Butman & Rust and Rust Brothers & Co., and otherwise prominently identified with the lumber interests of the Valley. Mr. Eaton is a member of the firm of Eaton, Potter & Co., who have a mill, salt works, etc., at South Saginaw, also of Burrows & Eaton, lands and logs. He is prominent as a substantial citizen, having a large farm in Gratiot county, and many private investments. Mr. George L. Burrows, of this firm, is the oldest banker in Saginaw City, being head of the firm of G. L. Burrows & Co., and he is also a member of the firms of Burrows & Eaton, Burrows & Rust, and individually the owner of large tracts of pine and farming lands. Mrs. Bradley and Mrs. Hay are also large owners of pine tracts and farming lands and interested in investments in other important business enterprises. Thus made up of solid and substantial citizens the company occupies a leading position, is well managed, and has been maintained by a combination of large capital and accurate methods.

C. M. Norris.—Dealer in Pianos, Organs, Musical Merchandise, Etc.; 314 Genesee avenue, East Saginaw.—This well-known house was founded in 1866 by J. C. V. Wheat, with whom Mr. Norris was associated as clerk. In 1869 Mr. Wheat sold out to Mr. J. B. Jackson, who retained Mr. Norris as principal salesman, until he, in turn, sold out to Mr. A. W. Wheat, brother of

the founder of the business. This was in 1872; and in 1873 Mr. Norris, who had remained with Mr. Wheat, became a partner in the business, the interests of which he had done so much to promote, and it was then carried on under the firm name of Wheat & Co. which became a household word in every part of Northern Michigan. In 1875 Mr. Wheat died, and in 1879 Mr. Norris bought out the interest of his widow, and has ever since been sole proprietor. Up to December, 1881, the business was located on Washington avenue, but was then removed to the building known as the Music Block, where it attained, if possible, a still greater celebrity, and was continued up to January 1, 1888, when, a favorable chance presenting itself, it was removed to the building which it now occupies. This is a handsome three-story brick structure on Genesee avenue, in the very best business quarter of the city. Here an exceedingly prosperous wholesale and retail trade is conducted on square business principles, and a large stock carried in pianos, organs and every description of musical instruments, such as violins, guitars, banjos, harps, accordeons, etc., as well as a full line of sheet music, and musical instruction books. This stock includes all the latest productions of the leading home and foreign composers and publishers, and will be found very complete and comprehensive. In addition to these various lines Mr. Norris handles the famous Domestic Sewing machine, for which he has the sole agency in the Saginaws and surrounding district. As this machine is known by experts to be the best in the world, any further mention would be superfluous. Ladies or gentlemen who wish to have music in their houses, and yet do not want to buy instruments, will find at this house a large number of pianos and organs to rent on reasonable terms. Here, also, anyone who wants a piano or organ tuned, repaired, moved, set up, or shipped, can have the work done promptly and in the best possible manner. We have shown that this music house has carried on a successful business in East Saginaw for very nearly a quarter of a century and is to-day upon a stronger and firmer foundation than ever, while numbers of would-be competitors have come and gone. This fact should appeal strongly to the citizens of Northern Michigan for a continuance of the favors which they have hitherto so liberally bestowed. All patrons may be assured that every exertion will be made by Mr. Norris to retain and increase their good will, and to give perfect satisfaction in every transaction. His long experience in, and practical knowledge of his business peculiarly qualifies him to do this; and he has no doubt that he will not only keep all his old friends, but gain many new ones in his present location.

C. K. Eddy & Son.—Manufacturers of Lumber and Salt; West End of Genesee Avenue Bridge, East Saginaw.—Among the leading firms engaged in the lumber and salt industries that of C. K. Eddy & Son has a special prominence attaching to it, as a consequence of the vast extent of their trade, the superior character of their facilities and the volume of their output. The founder of the business, Mr. Charles K. Eddy, was born in Penobscot County, Maine, in 1820, where his earlier days were passed. After receiving an academical education he became a surveyor and civil engineer, and as such was employed by the State of Maine on its public surveys for eighteen years. In 1858 he went to Ottawa, Canada, where he engaged in lumbering for seven years, and came to Michigan in 1865 and followed the same business until 1880, when he purchased the Chicago Mill, the oldest in the Valley, erected in 1853 by Mr. Fred Babcock, which he greatly improved, and which he and his son have since operated under the firm name of C. K. Eddy & Son. Their saw mill is a two-story structure, 200x100 feet in dimensions, with seven large boilers, 5x16 feet, feeding two powerful engines of 300 and 100-horse power respec-

tively, four small pumping engines in their salt wells, and a Wickes Brothers' new improved gang mill, one large circular and other machinery. The perfect mechanism of their plant makes it one of the most complete in the country. The logs are taken from the booms by an endless chain of broad links, with picks, or teeth, every few feet, the lower pulley of this chain being under the water in the booms. The logs are pushed over the chain and caught by the teeth, and a steady stream of logs goes up the incline at a rapid rate to a large circular saw where they are faced and sent rapidly to the gang mill, near by, which saws four logs into two-inch planks at once, and can reduce to lumber 1,200 logs per day. The lumber is run along revolving rollers to trimming tables, from which the slabs are run on rollers against three small circular saws and cut into equal lengths, dropped into an automatic shoot and are whirled away to storage bins. There they are dropped into large wagons and carted to slab piles. The sawdust, which is the sole fuel used in the house, is carried automatically from the saws to the fire in a similar manner. The lumber runs along revolving rollers to the sizing tables, where it runs against saws cutting equal lengths, and then drops on to trucks and is carried away along a tramway to the piling grounds. Railroad tracks run throughout the premises, and the piling grounds have first class water frontage, and the firm thus enjoys unexcelled facilities for shipping their product, which amounts to about 15,000,000 feet of lumber, 1,500,000 laths, 1,500,000 staves and 75,000 sets of heading per season. On the premises are four salt wells and a salt block, 260x60 feet in dimensions, and the salt product of the firm amounts to about 50,000 barrels per year. In addition to these premises are large store houses, barns, offices, etc., piling ground with a capacity of about 12,000,000 feet, the entire premises occupied by the firm covering some eight acres. In addition to this business the firm are largely interested in other valuable properties and business enterprises. They own and have for sale large tracts of farming lands in Isabella, Clare and Ogemaw counties, and both Messrs. C. K. Eddy and Walter S. Eddy are members of the firm of D. Eddy & Co., dealers in lands, logs, lumber, etc., of Eddy-Glynn Lumber Co., Turin, Upper Peninsula, Mich., operating a saw mill and dealing in lumber, lands, logs, etc., also of the C. K. Eddy Lumber Co., this last being a concern lately established upon the premises recently occupied by T. Jerome & Co., as a saw mill and salt block, which was burned in the summer of 1886, where a lumber yard is in operation, through which in a short time C. K. Eddy & Son expect to handle in the car trade the entire product of their mill each year. To their already extensive premises they will add a planing mill, which will be built in time for the coming season. They take an especial pride in, and are both fond of good horses, and in a small way are breeders and in their stables are to be found as fine specimens of both draft and driving horses as are to be found in Michigan and enjoy the fact that from a stock of which they owned four generations, a colt, ("Chimes E.") has been brought out by them who by his performances on the turf at Cleveland, places them at the head of Saginaw County as producers of speed. The business of the firm gives employment to 110 hands and eight teams and their product of lumber goes to Ohio, New York, Pennsylvania and all eastern points, while their salt product goes to the Michigan Salt Association, by whom it is distributed through their branches all over the country. Perfect system is maintained in all the operations of the business, and the firm is one of the highest reputation and deservedly great prosperity.

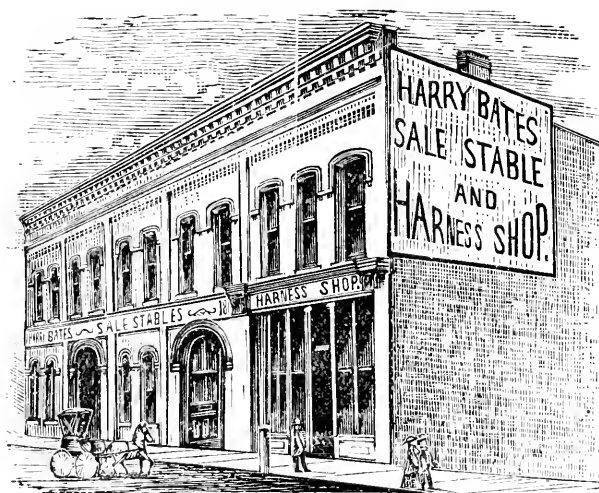
Jay Smith & Son.—Wholesale and Retail Dealers in Drugs, Chemicals, Patent Medicines, Druggists' Sundries, Etc.; 417 Court street, Saginaw City.—In 1852 Mr. Jay Smith, who had arrived in Michigan from his native

State of New York a year previous, bought the store of L. Wesson, then the only drug store in the Saginaw Valley, and from that time to the present has remained at the head of the business, which he conducted alone until four years ago, when he was joined by his son, Mr. Fletcher S. Smith, in the formation of the present firm. In 1874 Mr. Smith erected the Smith Block, one of the handsomest and most imposing structures in Saginaw City, containing three well equipped and convenient stores, one of which he occupies, and which is a three-story and basement building, 22x100 feet in dimensions. The firm carries very large and completely assorted stocks, the most extensive and complete in the Valley, of every description of drugs, chemicals, patent medicines, druggists' sundries, etc., and in addition manufactures a number of first-class and highly approved pharmaceutical preparations, among which may be prominently mentioned Smith's Sarsaparilla, Dixon's Pectoral Cough Syrup, Canada Liniment, Hazel Cream, Healing Ointment, etc. The firm gives employment to three competent clerks and assistants, and in addition to a very large trade in the city and surrounding country, has an extensive and constantly growing jobbing trade with all points in Northern Michigan. In their retail department the firm enjoys a special celebrity for the careful and accurate manner in which prescriptions are compounded from the best and most reliable drugs, and a very large patronage from the people of the Saginaws. The uniformly reliable and accurate methods upon which the business has been conducted throughout the long and honorable history of the house has given it a special distinction among the leading business houses of the Valley, and made its name a synonym for propriety of business conduct.

Williams-Perrin Implement and Produce Company.—A. T. Bliss, President; William A. Williams, Vice-President; J. W. Perrin, Secretary; Frank S. Peet, Treasurer; Wholesale and Retail Dealers in All Kinds of Carriages, Cutters, Sleighs, Farm Implements, Machinery, Wagons, Engines, Wind Mills and Produce; Warerooms, 515, 517 and 519 South Washington, and 515, 517 and 519 Gratiot streets; Office, 507 South Washington street, Saginaw City.—Although of comparatively recent establishment, this corporation has already made its mark and taken a place among the most prominent of the business concerns of the Saginaws. The inception of the business dates back to two years ago, when it was founded by Messrs. Williams and Perrin, who continued the business as a private firm until February of the present year, when the existing corporation was organized with a capital stock of \$25,000. By this incorporation the firm has been enabled to better accommodate its vastly increased patronage, and the fact that this house in two years has been developed from a comparatively small beginning to a business handling over \$100,000 per annum, is one of the most gratifying indications of the progress of agricultural development in Saginaw county. The company's ware-rooms form a large establishment covering the greater part of a block. The carriage room, which is crowded with vehicles from the best Eastern manufacturers, runs through from Washington to Gratiot street, and is 25x260 feet in dimensions. The agricultural implement room also runs through from Washington to Gratiot, and is 75x200 feet, and the office and saddlery room is 20x80 feet, fronting on both streets. The company carries very large lines of everything in carriages, cutters, sleighs, farm implements, machinery, wagons, engines, wind mills and produce, and they are agents for the Minneapolis and Walter A. Wood mowers and binders, Bryan's all steel plow, the celebrated Pet Disc harrow, which retails at \$25, Haliday's wind mills, Upton thresher and traction and plain engines and separators, Buckeye spring tooth cultivators, mounted cultivators with seeding attachment, Iron Age cultivator, Reed harrow of

Kalamazoo, New Whipple harrow, Farmer's Favorite drill, 9, 11 and 13 hoe; Thomas' hand and self dump rake, the Dutton scythe grinder, Hocking Valley corn sheller, Flint cabinet creameries for the farm and dairy, the Moses wagon of Lapeer, Capitol wagon of Lansing, Jackson wagon of Jackson, and the well-known line of driving and pleasure carriages made by H. A. Moyer, of Syracuse, N. Y., and F. A. Babcock & Co., Amesbury, Mass. In addition to this line of agricultural implements, their stock of carriages, wagons, sleighs, robes, whips, harness, bells, blankets, and every description of stable furniture, is complete in every particular. Employment is given to a force of eight clerks and assistants, and three traveling salesmen are constantly on the road, which number is increased in the summer, and the firm does a large trade all north and west through the State and along the D. & M. Railroad. The company are transfer agents for Central and Northern Michigan for the several manufacturing concerns above mentioned, and are prepared to fill orders from the trade for the superior agricultural machinery at factory prices. The management of the business is in the hands of business men of successful record and long experience, the stockholders being the following well known and prominent business men of the Saginaw Valley: A. T. Bliss, Amasa Rust, F. C. Stone, William A. Williams, E. G. Rust, James W. Perrin, Henry A. Smith, W. N. Guider and F. S. Peet, the officers of the corporation being the gentlemen named in the head lines of this article.

Harry Bates.—Dealer in Horses, Wagons and Carriages, and Manufacturer of Harness, Etc.; 208, 210 and 212 Franklin street, East Saginaw.—Mr.



Bates has been extensively engaged in this business in East Saginaw for the past 20 years. The premises occupied by him embrace a handsome new two story brick structure, affording floor space for office, harness rooms and stable, 50x140 feet. The stable is provided with a telephone, lit by gas, heated by steam radiators and is kept scrupulously clean and neat, and here is to be found as fine a selection of first-class horses as was ever

brought to the State, a car load of which Mr. Bates receives every two weeks, and occasionally oftener. Mr. Bates does a very large business in the disposing of horses at private sale, selling an average of from 500 to 600 per year. He makes a specialty of fine Clydesdale and other first-class stock, and his establishment is justly regarded as the headquarters for the purchase of the finest draft horses to be procured. Connected with the business is a well-equipped harness shop, in which every description of harness of the best quality is made to order. A recent addition to the business is the storage of furniture, and Mr. Bates is prepared to fill all orders for moving either furni-

ture or merchandise in the most efficient manner, he having recently had built the finest furniture van in the city. Mr. Bates is justly regarded as an authority on horses, and is a practical veterinary surgeon, having attended college in Toronto, and being thoroughly practical and informed upon all the details of the care of horses.

George F. Stevens.—Merchandise Broker; corner of Genesee and Washington avenues, East Saginaw.—Mr. Stevens, who is the son of Mr. George W. Stevens of the firm of Stevens & LaDue, has been for the past three years successfully engaged in business as a merchandise broker, in which line he has built up a large connection with the wholesale trade of Saginaw City, East Saginaw and Bay City, with whom he does a large car trade in pork, provisions, grain, sugar, syrups, meal, canned goods and staple groceries generally, in all of which lines he represents a number of the leading houses in the country, with whom he has constant communication by wire. The superior facilities possessed by Mr. Stevens for filling orders in this line, and the close attention paid by him to business have secured for him a large and steadily growing connection and a heavy business for the houses he represents, among which are Douglas & Stuart, Chicago, the oat meal men; Wolff & Reessing, New York, importers and canners of all kinds of fish; Hills Bros., New York, foreign fruits and nuts; De Grauw, Aymar & Co., New York, cordage; Chicago domestic dried fruit dealers, and fifty-six other first-class firms who deal in nearly everything handled by the wholesale grocery trade. Mr. Stevens has also bought and shipped a great many cars of second quality salt to western dealers.

B. Herrig.—Wholesale Dealer in Tobacco, Groceries, Provisions, Flour, Feed, Hay, Etc.; 111 and 113 South Water street, opposite the Michigan Central Railroad Passenger Depot, Saginaw City.—Mr. Herrig, who has been a resident of Saginaw City for the past thirty-eight years, established this business in 1860 and has since conducted it with steady success, enjoying a high place in the confidence of the trade and the community as a result of honorable business conduct. He occupies two stores of three stories each, and 50x100 feet in dimensions, heavily stocked with complete assortments of fine cut, plug and smoking tobaccos of all the most approved brands, staple and fancy groceries, provisions, flour, feed, pork, hay, straw and seeds in bulk. All of these goods are of the best quality, bought from first hands, and are sold at the lowest prices. A force of eight clerks and assistants is employed and three teams are utilized by the business. Mr. Herrig does a very large business with the citizens of the Saginaws and also enjoys a considerable jobbing trade with local dealers and those in other towns of the Saginaw Valley. His two sons, Messrs. Bernhard Herrig, Jr., and Louis M. Herrig render him efficient aid in the details of the business, and the honorable methods upon which the transactions of this house have been conducted throughout its extended business career have secured for it a great and merited prosperity.

Rust & Wheeler.—Pine and Farming Lands, Logs, Lumber, Etc.; Office over Burrows' Bank, Saginaw City.—This firm, of which Messrs. Ezra Rust and Charles E. Wheeler are the individual members, was formed two years ago. They own large tracts of pine and farming lands in Midland, Gladwin, Clair, Osceola and Ogemaw counties, from which they cut from four to five million feet of logs per annum through jobbers, which they have sawed by the mills of Rust, Eaton & Co. and others, and ship to Toledo, Cleveland, Buffalo, Tonawanda and interior and eastern ports in round lots and cargoes. Mr. Rust of this firm is also of the firm of Rust, Eaton & Co., manufacturers of lumber, lath and salt, and otherwise prominent in important business enter-

prises. The firm is one of large resources, and its facilities for supplying lumber in any desired quantity to any of the lumber markets are not excelled by those of any lumber firm in the country. Close attention is paid to all the details of the business, and the firm is prepared, in addition to its lumber business, to sell choice farming lands to all those seeking home in the Garden Spot of the Peninsular State.

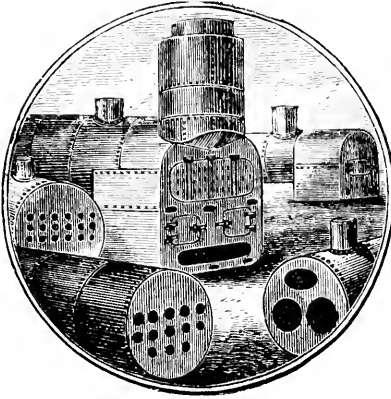
A. Byrne.—Dealer in Groceries, Provisions, Etc., and Wholesale and Retail Wines and Liquors; Saginaw City.—Mr. Byrne established himself in business fifteen years ago at the corner of Porter and Clinton streets, where he still carries on the grocery business upon a prosperous scale, and where also his dwelling is situated. He also has a large wholesale liquor establishment at 125 Hamilton street, where he carries a complete stock of wines and liquors, including the best brands of rye and Bourbon whiskies, imported goods, embracing the finest brandies, gins, Irish and Scotch whiskies, wines, cordials, liqueurs, etc. At his grocery he carries a large and complete stock of staple and fancy groceries, provisions, teas, coffees, fruits, vegetables, etc., as well as a full line of grocers' sundries and canned goods. As a consequence of the careful manner in which his stock is selected Mr. Byrne's stores are headquarters for the family trade of the citizens of the Saginaws and vicinity, and the business steadily increases from year to year.

John Gaensbauer.—Dealer in Boots, Shoes, Slippers and Rubbers; North Hamilton street, Saginaw City.—Mr. John Gaensbauer is one of the oldest of the residents of the Saginaws, he having started thirty-six years ago to this place from Detroit, in order to see what Saginaw City was like. Arriving, he found a great forest with a few shanties along the river, and asked some one whom he met, "Where is Saginaw City?" To quote Mr. Gaensbauer's own words, when he was told that he was in the heart of it, he got tired, and wanted to go home, but hadn't money enough, and so he invested what he had in forty acres of land near the city at \$4 an acre, and engaged in farming for four years, when he sold out his forty acres for \$2,000, with which capital he started again at his old trade of shoe making. Up to the last year or two he did custom work, keeping a number of men; but has abandoned that line, and now sells the products of the leading eastern manufacturing factories, embracing the finest goods in the line ever brought to Saginaw City, including a complete assortment of boots, shoes, slippers and rubbers for ladies', misses', men's and children's wear. He gives employment to two clerks and two workmen, and occupies the main floor, 25x100 feet in dimensions, carrying at all times a complete and well assorted stock. Mr. Gaensbauer is a gentleman of means, who has earned prosperity as the merited result of close attention to business and uniform correctness in all his dealings with the citizens of the Saginaws and its vicinity.

E. O. & S. L. Eastman & Co.—Manufacturers of and Dealers in Assorted Lumber; Yard, corner of Mason and Franklin streets, East Saginaw.—This firm, of which Messrs. E. O. and S. L. Eastman, of this city, and Fred Hempy, of Cleveland, O., are the individual members, was formed two years ago. They are largely engaged as lumbermen, owning log interests on the Tittabawassee, in Gladwin and Midland counties, and they have their logs cut at the mill of Warner & Eastman, of which firm the Messrs. Eastman are members. They have yards covering two blocks at the corner of Mason and Franklin streets, and sell about 12,000,000 feet of lumber per annum. They are in every way equipped for shipment by rail or water. The firm has enjoyed a steadily increasing business from its inception, and has a large trade, shipping lumber in car lots to Ohio and eastern markets.

Excelsior Steam Boiler Works.—Wildman Brothers, Proprietors ; Manufacturers of Stationary, Marine and Locomotive Boilers, Etc.; Corner of William and Water streets, East Saginaw.

—These works comprise one of the most important of the manufacturing establishments of the Saginaws, enjoying a merited celebrity for the superiority of all their products, and a large trade throughout the Saginaw Valley, while in some special lines orders are filled from all parts of the West, and from as far south as Florida. The business was established twenty years ago by Mr. Robert Wildman, by whom it was conducted alone until two years ago, when he was joined by his brother, Mr. Andrew Wildman, forming the present firm. The works occupy a building 50x100 feet in dimensions, with a spacious yard adjoining,



docks at their rear, and railroad tracks at their front doors. These works are completely equipped with one of the best and most extensive outfits of machinery and appliances adapted to the business to be found in the State, and give employment to a force of sixty hands. The firm are largely engaged in the manufacture of stationary, marine and locomotive boilers of every description, pumps for testing, washing out and filling steamboat boilers, and every kind of sheet iron work, in addition to which the firm make a specialty of boiler steel linings for cellars, and have just finished a large one for the cellar of the First National Bank in East Saginaw. In connection with the works a well equipped repairing department is conducted, where every description of repairs to boilers and other sheet iron work are attended to in a prompt and workmanlike manner. All the manufacturing operations are carefully supervised in order to secure a uniformity of excellence in the productions of the establishment, and it is to this merit that the firm owes the thriving trade which it enjoys.

Bliss & Parsons.—Dealers in Pine Lands, Logs and Lumber ; 1 Merrill Block, Saginaw City.—The great growth of the lumber industry of the Saginaw Valley has led to a steady appreciation in the price of pine lands, and dealing in property of this character has for the past few years been conducted with steadily augmenting activity. A firm engaged in this department of business is that of Bliss & Parsons, of which Messrs. Aaron P. Bliss and Isaac Parsons are the individual members, having an office in the Merrill block in Saginaw City. This firm has about 150,000,000 feet of standing timber in Wisconsin, as well as a large amount in Michigan, which they work through jobbers, having lumber cut by contract and shipping the same to leading eastern markets. They also own extensive tracts of redwood and fir timber in California and Washington Territory. The firm has superior facilities for conducting this business, and is steadily extending its operations and increasing its holdings from year to year. Mr. Aaron P. Bliss, of this firm, is a nephew of Dr. Lyman W. and Col. A. T. Bliss, both of whom have for many years been prominent lumber manufacturers of the Saginaw Valley ; and both Mr. Aaron P. Bliss and Mr. Parsons are experienced lumbermen, possessing an accurate knowledge of values of pine lands. In addition to this business Mr. Bliss is a director of the First National Bank of Saginaw, and also a director of the Saginaw County Savings Bank, and is the proprietor of the Swancreek Stock Farm,

containing 640 acres, situated on Swan Creek, in Saginaw County, eight miles south of Saginaw. This farm has all the necessary appointments for the successful prosecution of the stock-raising business that experience has approved or money can procure. The stable facilities are complete, and Mr. Bliss has started into the enterprise with the intention of making it the model institution of its kind in this State. At this farm he carries on a large business as a breeder of shorthorns. He is also developing pacing qualities in horses, owning the celebrated pacing stallion, "Clear Grit," and is now making arrangements to engage extensively in the breeding of fine draft horses. In shorthorns his herd has no superior in the country, representing the well-known families "Mrs. Flathers," "Rose of Sharon," "Josephine," "Phyllis," and others, with the "15th Duke of Woodford" at the head of the herd. Mr. Bliss has at all times on hand superior horned stock and horses, and is one of the most extensive dealers in the Valley.

Saginaw Dry Goods and Carpet Company.—L. Penoyer, President; D. Burnham, Vice-President; W. E. Ramsey, Treasurer; G. M. Starke, Secretary; M. W. Tanner, Manager; 413 and 415 Court street, Saginaw City.—Among the large mercantile establishments of the Saginaws, none holds a more prominent place than that now conducted by the corporation known as the Saginaw Dry Goods and Carpet Co. The business was established a number of years ago by the firm of J. B. Wolfenden & Co., composed of Messrs. J. B. Wolfenden and A. W. Wright. This firm removed to Detroit in 1880, selling out the establishment to Burnham, Spaulding & Co., which afterward became Burnham & Co., to which the present corporation succeeded in 1885. The premises occupied by the company embrace two handsome three-story and basement brick buildings, 50x120 feet in dimensions, elegantly equipped and fitted up with a modern passenger elevator and all the latest and most improved conveniences and appliances calculated to aid or expedite the prosecution of the business. A very large stock is carried, covering everything in the line of staple and fancy dry goods, including in addition to all standard goods, the latest novelties in designs and fabrics, and a particularly fine assortment of carpets, curtains, draperies, etc. The store is centrally located, and enjoys a large patronage from the leading people of the twin cities, and in addition does a considerable jobbing business throughout the Valley and the northern part of the State. A force of thirty competent clerks and assistants is employed, and the details of the business are conducted upon a perfect and accurate system, under the skillful and experienced management of Mr. M. W. Tanner, who personally supervises the business, and to whose efficiency is due in a large measure the foremost position held by this house in the confidence of the people of the Saginaws and the surrounding country. The stock is selected with especial care from the best goods to be found in the Eastern markets. Mr. Penoyer, the President of the company, in addition to his interest in this house, is largely identified with other business and financial enterprises, and is Vice-President and a director of the Citizens' National Bank and of the Saginaw Savings Bank. With ample resources and unexcelled facilities, this house enjoys a prosperity unexcelled by any other business establishment in the Valley.

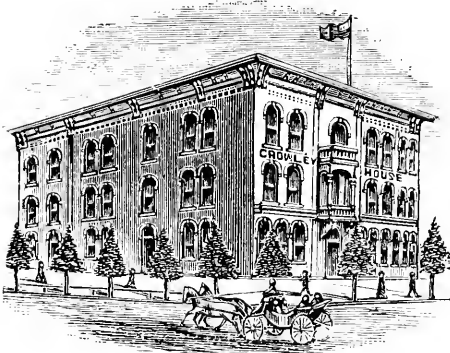
Warner & Eastman.—Manufacturers of Lumber and Salt; 840 South Water street, East Saginaw.—The firm name of Warner & Eastman has long been identified with prominent industries in the Saginaws, Messrs. W. H. Warner and Loton H. Eastman having formed a co-partnership as early as 1854, and established the Pioneer Foundry (now Bartlett). In 1859 they went into the lumber business, constructing a saw mill near the Pioneer Foundry,

and later added a shingle mill, and in 1876 also added the manufacture of salt to their business. In 1880 Mr. Eastman died, but his interest is represented by his heirs, and the firm as now constituted is composed of W. H. Warner, E. O. and S. L. Eastman and Myra F. Cornwall. The mill is a two-story structure, 80x120 feet in dimensions, run by a battery of four 5-foot shell by 18-foot boilers, and one marine boiler of 5½-foot shell by 12 feet, feeding a 200 horse-power, 24x30 cylinder double engine, driving a powerful steam feed, a large circular and improved gang mill, and edgers, trimmers, barrel stock machines, etc. The equipment of the mill is in every respect complete, and the firm has also three salt wells and a salt block, 130x150 feet in dimensions, in which they run an engine to take the salt out of the grainers. They also have a cooorage shop, 160x30 feet in dimensions, and have excellent dockage facilities and every advantage for shipping by rail or water, railroad tracks running between the mill and salt works, and they also have extensive piling grounds, barns, etc., their entire works and yards covering over sixty lots. The works give employment to a force ranging from ninety to one hundred men, and the product of the mills, in addition to a large business with local yards which do a car lot trade, is shipped to Buffalo, Tonawanda and Ohio ports, while the salt produced by the firm is disposed of through the medium of the Michigan Salt Association. The product of the works amount to about 10,000,000 feet of lumber annually, the capacity of the mill, however, being 12,000,000 feet, 700,000 staves, 50,000 sets of heading and 25,000 barrels of salt. The firm lumber in Gladwin and Midland counties, where in their own camps they give employment in the season to fifty men and twenty horses, besides giving out work largely to jobbers.

A. W. Achard & Son.—Wholesale and Retail Dealers in Heavy and Shelf Hardware, Mill Supplies, Stoves, Etc.; 200, 202 and 204 South Washington street, Saginaw City.—This old established and prosperous house was founded in 1864 by William Seyffardt and A. W. Achard, changing in 1873 to A. W. Achard, to Achard & Schoenberg in 1878, and in 1884 back to A. W. Achard, who was joined by his son, Mr. Emil F. Achard. The firm owns and occupies a spacious and imposing two-story and basement white brick building, heated by steam and 60x80 feet in dimensions, which they erected three years ago, and to which last year they added thirty feet to the rear making the premises now 60x110 feet in dimensions. In Nos. 200, 202 and 204 South Washington street, on the main floor, is carried a heavy stock and full assortment of every description of goods in the lines of tools, cutlery, builders' and general shelf hardware, mill supplies, etc., and they have a large elevator, shipping room and bar iron room in the rear. In No. 204 they carry full stocks of stoves of all kinds, including "Jewel" and "Garland" stoves and ranges, and a full line of tinware and house furnishing goods, with a spacious room in the rear, where they carry a complete assortment of mantels, grates, tiles, chandeliers, etc., which they have in great variety. Their spacious and lofty water-proof basement and upper floors are devoted to surplus stock, and they have a large warehouse in the rear, fronting on Water street, for agricultural implements, wagon stock, sewer pipe, drain tiles, etc. In addition to the lines above enumerated they carry very large stocks of paints, oils, glass, brushes and painters' supplies, one side of the store at No. 200 and 202 being devoted to the display of samples in this department of their business. In connection with their business they conduct a manufacturing department, where they make every description of tin-ware, and in addition to this, they do all kinds of plumbing and gas fitting work. The firm gives employment to a force of fifteen hands, and is represented in its trade territory, embracing the

whole of Northern Michigan, by a staff of traveling salesmen. In the retail department the firm enjoys a large trade with the citizens of the Saginaws and vicinity, which they have built up by close attention to all the details of the business, by care in the selection of their stock, and by thorough and accurate methods in all their transactions.

Crowley House.—D. Crowley, Proprietor; Corner of Hamilton and Ames streets, Saginaw City—The site of the Crowley House has long been



occupied for hotel purposes, the original establishment of this character having been the Brockway House, which was opened twelve years ago, and which was a small place which afterward became the Benson House. In 1879 the premises were purchased by Mr. Crowley, who built two additions, each three stories in height, and 50x22 feet and 40x20 feet respectively in dimensions. The building as it now stands is a handsome white brick structure of three stories and basement, with a frontage of 65 feet on

Hamilton street and 90 feet on Ames street, contains forty well-furnished and completely outfitted bed-rooms, comfortable dining room and parlors on the main floor, and first-class sample room for the use of commercial travelers. Mr. Crowley, the proprietor of the hotel, makes every effort to secure the comfort and convenience of his guests, and furnishes the table of the hotel with the best obtainable articles, which are served in a proper manner. Employment is given to a force of fifteen trained assistants, and everything is done to make the house popular with the traveling public, the rates being reasonable and the house being eligibly located on the line of the street railway. The hotel has had a prosperous business from the time Mr. Crowley acquired it to the present, and maintains the superior reputation it has built up by the close attention paid by Mr. Crowley to all the details of the business. Mr. Crowley is in every respect a representative citizen and now fills with efficiency the office of City Recorder.

A. D. Spangler & Co.—General Commission Merchants; Wholesale Dealers in Fruits, Produce, Nuts, Berries, Etc.; 200 and 202 North Washington avenue, East Saginaw.—A firm of comparatively recent establishment, and one which has already built up the largest business in its line in the Saginaw Valley, is that of A. D. Spangler & Co., of which Messrs. A. D. Spangler and C. J. Chambers are the individual members. This firm was formed about a year ago, prior to which Mr. Spangler had been for three years with Mr. J. T. Bell in the same business. The present firm occupies two stores in the three-story brick building at the corner of Tuscola street, 50x60 feet in dimensions, where they have on hand at all times a large and complete stock of foreign and domestic fruits, produce of all kinds, nuts, berries, etc. The firm have established the most favorable relations with producers and shippers by the uniformly satisfactory character of their commission services, and the close attention paid by them to the interests of those sending them consignments. They handle in their seasons every description of fruits, being the largest handlers in the Valley of watermelons in their season, berries, bananas, peaches, and in the spring are very large handlers of early southern potatoes;

in addition to which they have a large business in foreign fruits and nuts and do a general commission business in butter, eggs, poultry and all kinds of country produce, and in the winter season do a jobbing trade in fresh oysters, being agents for the celebrated "Manoken" brand. Closely attending to all the details of the business, the enterprise of the firm is scoring a gratifying success.

Flatt, Bradley & Co.—Exporters of Square Oak, Black Walnut, Hewn and Sawed Oak and Pine Timber, West India Pipe and Barrel Staves and White Pine Masts; 6 Seligman Block, East Saginaw.—The firm of Flatt & Bradley, of which Messrs. J. I. Flatt and John Bradley are the individual members, was formed twenty years ago at Hamilton, Ont., where they still conduct business, and six years ago these gentlemen, with Mr. M. F. Van Sickle of East Saginaw, formed the firm of Flatt, Bradley & Co., for the purpose of carrying on business in this city as dealers in and exporters of square oak, black walnut and other timber. They have mills at Castleman, Canada, and have from 4,000 to 5,000 acres of timber lands. They do a large business in this market as buyers of pipe and barrel staves and headings and of square oak, black walnut, hewn and sawed oak and pine timber and white pine masts. They have handled this year up to the present writing 150,000 staves, 50,000 cubic feet of square oak, 18,000 cubic feet of black walnut, 80 masts, 15,000 Canada pipes and 500,000 feet board measure of sawed pine lumber. The staves go to New York for export to Great Britain, while the Canada pipes are taken to Cuba, South America and all countries where molasses is produced, and to Italy and France for wine. The oak timber is purchased in the Saginaw Valley and the black walnut from the West. The firm is the largest in its line in this region, and is one of the best known and most successful exporting firms of the country.

Everett House.—Wash. Salisbury, Proprietor; Northwest corner of Genesee avenue and Franklin street, East Saginaw.—The Everett House was opened in 1864 by Mr. Marshall G. Smith, and afterward passed through a number of hands. Nine years ago, when Mr. Salisbury became its proprietor, the hotel had been badly run down, but since then he has conducted it in a manner which has steadily increased its popularity and prosperity, and has made its name known all over the country as a first class hotel in every respect. The hotel is eligibly located in the very heart of the business center of East Saginaw, on the corner of Genesee avenue and Franklin street, and is a three story building, 175x320 feet in dimensions, with office, billiard rooms, barber shop, bar and other public rooms on the first floor, and seventy elegantly furnished and neatly kept rooms up stairs. The house is equipped with all the modern conveniences and appliances usually found in a first-class hotel, and its appointments are strictly in keeping with the high character of the house, while its table is deservedly celebrated for the excellent quality and judicious variety of its fare and the efficiency of its service. A force of thirty trained attendants is given employment, and the office affairs of the house are under the skillful supervision of Mr. Eugene W. Farmer as chief clerk. He was with the Bancroft House for four years prior to coming to the Everett a year ago, and is popular with the traveling public and attentive to all the wants of the guests. Mr. Fred. H. Simonton, the night clerk, formerly of the Kirkwood and Michigan Exchange at Detroit, and other leading hotels, is also very popular. Mr. Salisbury, the proprietor, has furnished the house throughout with due regard to the conveniences required by guests, and manages the affairs of the house with experience and good judgment. He is an old hotel man, and well known to the traveling public as one of the most

successful caterers in Michigan. The rates of the house are \$2 per day, and the accommodations are such that those registering at the Everett once are sure to return, no pains being spared to provide for the comfort and convenience of travelers.

A. Hobson.—Steam Stone and Marble Works; Office and Yard Next Door to Mayflower Mills, North Water street, East Saginaw.—Mr. Hobson, who established himself in business in 1869, has continued it with close attention to all its details, and has secured a trade which places his establishment among the leaders in its line in the State. His yard and works have a frontage 120 feet, running back 100 feet to spacious and well located docks. They are completely equipped with everything in the way of plant and machinery adapted to the preparation of stone for use, including a ten-foot rubbing bed, the largest piece of casting ever made in the Saginaws, two gang saws, a powerful steam derrick with a capacity of lifting twenty tons, and all other equipments appropriate to the business. Mr. Hobson deals largely in all kinds of rough, sawed and cut stone, Scotch and American granite, foreign and domestic marble, plumbing and furniture marble, ornaments and gravestones from the latest designs. He enjoys a large trade in all departments of the business, taking contracts for all kinds of building stone work, and now having in his employ a force of one hundred men, of whom forty-five are in East Saginaw, fifteen in Saginaw City and forty at Grand Ledge, where he is now engaged upon a large contract putting in the stone work of the bridge for the D., L. & N. Railroad. He is now erecting St. Paul's church, all of stone, on North Washington avenue in this city, the guild house and rectory for St. John's Episcopal church in Saginaw City, and is furnishing the cut stone for the new Sixth Ward Roman Catholic church in Saginaw City, as well as for a number of private residences, etc. He furnished the stone for a large block in Midland; for the First National Bank at Ludington; the Clare County Bank at Clare, Mich., and for many other leading structures in this section. He has a marble yard for the display and sale of ornamental work at 821 Genesee avenue, where he carries a large and complete stock of the finest designs in mortuary stone work. He enjoys unsurpassed facilities for the supply of goods in his line, and is prepared to furnish estimates and execute contracts for all kinds of stone work. The complete and workmanlike manner in which he fills all orders has secured for him an unsurpassed reputation, and he enjoys a thriving business as a result of his skill and close attention to business.

Citizens' National Bank of Saginaw.—D. Hardin, President; L. Penoyer, Vice-President; D. W. Briggs, Cashier; 406 Court street, Saginaw City.—Holding a prominent position among the most solid and substantial of the banking houses in the State is the Citizens' National Bank of Saginaw, organized in 1880, and which has since conducted an active and prosperous business, its safe and conservative methods commending it to the confidence and approval of the citizens of the Saginaws and vicinity. The bank does a general banking business, loaning money on approved security, discounting acceptable commercial paper, paying careful and accurate attention to collections, issuing exchange upon the leading cities of this and other countries and doing all regular business. The condition of the bank is highly satisfactory, and by the last report of its condition, published October 5, 1887, it was shown that the bank, in addition to its paid-in capital stock of \$100,000, had a surplus fund of \$25,000, undivided profits of \$34,292.52 and resources of \$655,669.96. The Board of Directors of the bank is composed of a number of the most prominent and substantial of the business men of Saginaw, the President, Daniel Hardin, being, in addition to his position at the head of this cor-

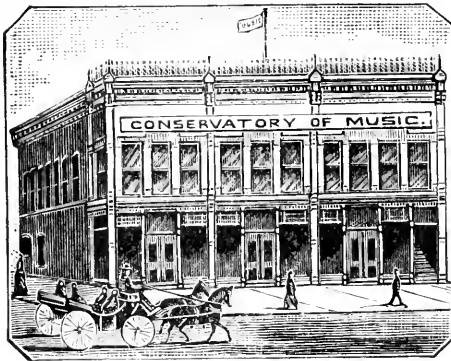
poration, a member of the firms of Green, Ring & Co. and D. Hardin & Co., and of the Tobacco River Lumber Company. The Vice President, Mr. Penoyer, is well known as the President of the Saginaw Dry Goods and Carpet Co., and director of the Saginaw County Savings Bank. The other directors are W. S. Green, of Green, Ring & Co., W. S. Green & Son, Green & Noble, Green, Hardin & Co., and the Tobacco River Lumber Co.; P. Bauer, the well-known clothier; G. K. Grout, an attorney of twenty years' practice. Mr. D. W. Briggs, the Cashier, is a banker of thorough experience, who, by the efficiency with which he attends to the affairs of the bank, has aided in a marked degree in securing the gratifying condition it now enjoys, and the high place it holds in the confidence and respect of the community.

Taylor House—Fred B. Sweet, Proprietor; corner of Hamilton and Court streets, Saginaw City.—This hotel, which is the largest and most completely equipped in Saginaw City, occupies the site upon which Fort Saginaw was erected in 1822. The present structure was built in 1866 by William H. Taylor, and is a four-story and basement building, fronting 75 feet on Court street by 120 feet on Hamilton street. The hotel was closed for some months in 1879, and was reopened in January, 1880, by L. Burrows, Jr., & Co., and was continued by that firm until 1884, when the house again closed until January, 1885, when it was reopened, renovated and refitted by the firm of Burrows & Sweet, by whom it was conducted for six months, since which time Mr. Sweet has carried on the business as sole proprietor. Mr. Sweet is a prominent and representative citizen, and had been engaged for fourteen years as County Clerk prior to engaging in his present business in 1885. The numerous alterations and great improvements made in the house since he has had charge of its affairs have made it in every respect a first-class hotel, fitted up with all modern conveniences and improvements and in a most desirable location, being at the corner of the two most prominent thoroughfares of the city and the center of its business quarter. The office, reading room, billiard room, etc., are on the ground floor, the parlor, dining room and other public rooms on the second floor, while the other floors contain ninety completely furnished, comfortable and convenient bedrooms. The affairs of the house are closely supervised by Mr. Sweet, and the office affairs are conducted by Mr. Charles F. Elbert, who, prior to taking his present position three years ago, had six years' experience in the Bancroft House at East Saginaw. He is well known to the traveling public, thoroughly efficient in his duties and his acquaintance with traveling men has been an important factor in building up the large patronage of the hotel. Mr. Sweet, the proprietor, is also popular with the traveling public, as well as with the citizens of Saginaw, and the steady endeavor made by him to secure the comfort and convenience of the guests by providing comfortable quarters and supplying his table with all seasonable delicacies and first-class fare in every particular has secured for the house the rank it holds as one of the best conducted in the State. Thirty trained and experienced attendants are employed and the patronage of the house comes from all parts of the country, embracing all prominent visitors to Saginaw City.

Stevens & La Due.—Manufacturers of Lumber, Shingles and Salt; Mills at Carrollton; Office, Corner of Genesee and Washington avenues, East Saginaw.—This firm, composed of Messrs. George W. Stevens and John La Due, was formed about six years ago, since which time they have held a prominent position among the prosperous and progressive lumber manufacturers of the Saginaw Valley. They operate works at Carrollton for the great New York importing and exporting firm of De Grauw, Aymar & Co., covering some twenty acres, including a large and completely equipped lumber and shingle

mill and extensive salt works, located on high ground, the site being one of the best on the river for manufacturing purposes, and having ample railroad tracks and switches on both the Michigan Central and Flint & Pere Marquette railroads, facilitating receipt of raw material and shipment of manufactured product. The works are completely equipped, and the product, which is of the best quality, amounts to 10,000,000 feet of lumber, 10,000,000 shingles, 500,000 staves, 50,000 sets of heading and about 50,000 barrels of salt per year. The trade of the firm is principally with large dealers in the East in all their products except salt, which is sold through the medium of the Michigan Salt Association. Employment is given to a force of 125 men, and all the departments of the business are systematically conducted, while the relations of the firm with the trade are of the most satisfactory character. In addition to this business Messrs. Stevens & La Due are interested in the Corning Lumber Company, dealers in pine lands and logs. They lumber on the Whitefish River, where they put in logs which they sell to numerous firms, and they also deal in logs cut by others. They are interested in some 200,000,000 feet of standing pine in Wisconsin, and 20,000,000 feet in the Upper Peninsula.

East Saginaw Conservatory of Music.—Corner of Genesee avenue and Park street, East Saginaw.—Of all human accomplishments none hold



a higher place in popular esteem than that of music, and in none is the effect of training more observable. The advantages of East Saginaw for securing a first-class education in music, both vocal and instrumental, have been rendered complete by the recent establishment in this city of a conservatory of music, an institution with a full staff of teachers, and devoting itself to instruction in all the branches of a finished musical education. The staff of the conservatory is of the highest order of

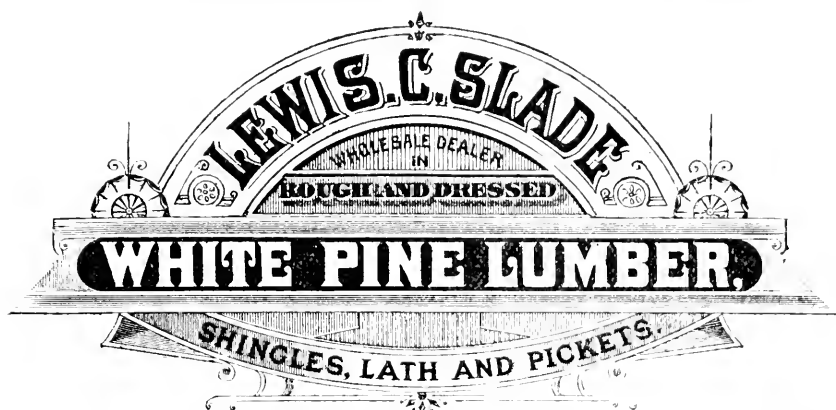
musical ability, including Anton Strelezki, piano, whose fame as an instrumentalist and composer is world wide and unsurpassed; Mr. B. L. Faeder, a graduate of the Leipsic Conservatory of Music, who has charge of the violin department, and who has a wide-spread fame as a concert artist; Prof. Boardman, piano, acknowledged as a leader among instrumentalists and teachers, and Mr. Felix Jaeger, former conductor of the German Opera and Thalia Theatre, New York, who has charge of the department for teaching voice culture for opera and ensemble playing; Mesdames Nellis, Brush and Godfrey, vocal, and a large staff of other professors and instructors in all instruments, all branches of music, voice culture, languages, etc. The Secretary of the association is Mr. C. J. Sparks, who has charge of the business department, and who is prepared to furnish information on application in regard to terms, etc. In connection with the Conservatory a musical bureau is conducted, designed to furnish music for concerts, receptions, etc., and which is in correspondence with various bureaus in all parts of the United States, thus being enabled to furnish students becoming capable with positions. The Conservatory is meeting with great success and is steadily improving, and many have received the benefits of its training, and testify to its excellence. Mr. C. E. Bresler, who has the principal proprietary interest in the Conservatory, is prominent in the financial circles of the State.

The Standard Lumber Company.—George F. Cross, President and Treasurer; Robert M. Randall, Vice-President; William E. Allington, Secretary and Manager; Gavin Telfer, General Agent; Yard and Works, Franklin, Brady, Cass and McCoskry streets, East Saginaw.—One of the largest, most completely equipped and most prosperous of the planing mills of the Saginaw Valley is that owned and operated by this company, which was incorporated in August 1885. The works of the company are 80x100 feet in dimensions, with a storage shed attached of the same size. The mill is completely equipped with all the latest and most improved machinery and appliances adapted to dressing and finishing lumber, the equipment including a 60 horse-power engine made by Owens, Lane, Dyer & Co., of Hamilton, O., a 16-foot boiler with a 5-foot shell, four large planers and a full outfit of resaws, rippers and all appliances pertaining to this branch of manufacture. A special feature of the equipment of this mill is the excellence of its facilities for handling stock. Railroad switches are located along both sides of the works, and rough lumber is taken from a car on one side and from thence run along steam automatic carriers to the planers, and from thence by similar carriers taken right into the shipping car, by this means saving much handling and enabling the company to rush through an order with great rapidity. In the mill is in active operation the excellent Dust Separator and Furnace Feed made by the Allington & Curtis Dust Separator Co. This machine carries the shavings, sawdust, etc. directly into the furnace; but as a much larger amount of shavings, etc., is made than is needed for fuel, the company utilizes the machinery in the manufacture of real estate, by running a transfer under the railroad track to a block of swamp land owned by the company on the other side of the track, which they are rapidly filling up with shavings and sawdust to a depth of five or six feet. Everything connected with the operation of the works is suggestive of perfect system and the utilization of every possible means to secure the highest standard of merit in the product of the mill and to save unnecessary labor and waste. From 80,000 to 90,000 feet of lumber are daily dressed in the mill, and employment is given to a force ranging from thirty to forty men. A large amount of the work done by the mill is on orders from local firms, who ship the product direct from the works to all Eastern States, Ohio, etc. On account of the superior facilities enjoyed by the firm the works are kept constantly busy during the season, and the company is regarded as a leader in this branch of industry. Mr. Cross, the President of the company, is also President of the Cross, Gordon & Randall Lumber Co., Vice-President of the First National Bank of East Saginaw, Treasurer of the Allington & Curtis Dust Separator Co., and otherwise prominently identified with leading and important industries. Mr. Randall, Vice-President of the company, is also Treasurer of the Cross, Gordon & Randall Lumber Co. and a prominent business man; and Mr. Allington, Secretary and Manager, is also Secretary of the Allington & Curtis Dust Separator Co. and practically supervises the operations of the works, and to his thorough knowledge of the details of the business is largely due the prosperity which has attended this enterprise from its inception to the present time.

Fred W. Hollister.—Architect and Superintendent; Barnard Block, Saginaw City.—Mr. Hollister has for twenty-three years pursued the practice of his profession in this city, and he is justly regarded as an architect of superior ability. As a result of this reputation, his services are largely in demand, not only locally, but all over this and other States. Among the buildings which attest to the great skill of Mr. Hollister may be mentioned the Saginaw County Court House, the finest building of this class in the State and in the

West, the furniture and furnishings being designed by Mr. Hollister, and nothing in the State being able to compare with the same. The Mt. Pleasant Court House, Isabella County, Ogemaw County, Gladwin County and Huron County Court Houses are all of his designs and also the jails for the same. The Michigan Soldiers' Home at Grand Rapids, the largest and finest of the State buildings, was designed and constructed under his personal supervision, within his estimate, and completed inside of a year. The Iowa Soldiers' Home at Marshalltown, Ia., was designed by Mr. Hollister, and built in accordance with his plans. The First Presbyterian Church of this city, a beautiful structure, seating 700 people, was built under his supervision at a cost of \$45,000, and is a model church. The Methodist Episcopal Church of this city, seating 500 people, and costing \$18,000, is one of his designs, and is a handsome building. The Sixth ward Catholic Church of this city, seating 600 people, is now being built according to his plans at a cost of about \$15,000, and is a fine building. Mr. Hollister was the architect of the Alma Normal School buildings, costing \$30,000, and the High School building at Alma, costing \$20,000. In school house buildings Mr. Hollister has no superiors, as the following buildings exemplify: The Central School building, Mt. Pleasant, Mich., seating 500 scholars, and costing \$18,000; the Ludington Central High School building, a very beautiful and substantial edifice, which will seat 700 scholars and will cost \$35,000; the large sixteen room school building at Manistee, Mich., seating 1,000 scholars, and costing complete \$40,000; the Second, Fourth, Fifth and Sixth ward school houses of Saginaw City, costing from \$9,000 to \$18,000; the Fourth, Fifth and Seventh Ward school houses of East Saginaw, and school buildings at Flint, Jackson, Cheboygan, Clio, Scottville, Farwell, St. Ignace, etc. Mr. Hollister designed the German Evangelical Lutheran Seminary of Saginaw, the Germania Institute of East Saginaw, the Arbeiter Hall of East Saginaw, the Teutonia Hall of Saginaw, the Cheboygan City Hall, the Caro Village Hall, the Reed City Hall, supervising the construction of the same, and all doing him honor. In residences he has designed a great many of the finest, including Mr. Merrill's, Mr. Hill's, Mr. Stone's, Mr. Tillotson's, Mr. Well's, Mr. Vincent's, the Keho houses and a great many others, and is now completing a beautiful residence for Mrs. James Hay. Mr. Heavenrich, Mr. Wickes, Mr. Rupp, Mr. Hill and Mr. Nathan also had Mr. Hollister furnish the designs and plans for their residences. Of the work of Mr. Hollister, illustrated in this book, the Saginaw County Court House and Barnard Block in Saginaw City, and the Germania Institute and Arbeiter Hall in East Saginaw, are fair specimens.

F. & C. Reitter.—English and German Job Printers; Publishers of the Saginaw Post; 118 South Franklin street, East Saginaw.—A well-known firm of job printers, and one that has a deserved reputation for producing first-class work, is that of F. & C. Reitter, composed of Frederic J. and Christian Reitter. Job printing is executed in English and German, the firm having the most complete German printing office in Central and Northern Michigan, and a book bindery with complete facilities is operated in connection with the printing office. Reference has been made elsewhere, in the article on the press of the city, to the Saginaw Post, a German weekly newspaper, the publication of which was commenced January 1, 1887. It has achieved a great success, has already outstripped its competitors in circulation in the Saginaw Valley and Northern Michigan, and has a large circulation among farmers as well as among the residents of the Saginaws. Its subscription price is \$1 per year in advance. The firm also publishes "Loefflerin Kochbuch" (German Cook Book) and although a young firm, they are hard working and enterprising, and rapidly coming to the front among the prominent firms of the Saginaws.



Lewis C. Slade.—Wholesale Dealer in Rough and Dressed White Pine Lumber; Office and Yard, Atwater street, between Jefferson and Franklin streets, East Saginaw.—This business was established three years ago by the firm of Stephens & Slade, by whom it was conducted until April, 1887, when Mr. Slade purchased the interest of his partner, since which time he has carried on the business as sole proprietor. He has yards in connection with the F. & P. M. R. R. Co. with a capacity for holding between 5,000,000 and 6,000,000 feet of lumber, and is a heavy wholesale dealer in rough and dressed white pine lumber of all descriptions, which he sells in carload lots, handling from 5,000,000 feet per annum. Mr. Slade recently sold a piece of ground near his office to Benson & King, who have erected a planing mill upon it, and that firm, being near by, do most of his dressing. Mr. Slade has on hand at all times a large stock of assorted lumber, and is prepared to fill orders in carload lots in a satisfactory and prompt manner. He enjoys a large business, shipping lumber to points in New York, all through New England, Pennsylvania, Maryland, New Jersey, Virginia, Ohio, etc., and has built up a large and profitable trade, by close attention to every detail of his business. He gives employment to a large force of men, and conducts his affairs upon strictly accurate and reliable methods. Mr. Slade is an old and highly esteemed citizen of East Saginaw, having come to this city in 1867 as a boy, and received his education here. He is a pushing, enterprising and representative man, and is highly esteemed by his fellow citizens. He is now filling the office of Alderman, representing the Fourth ward, and in that, as in every other pursuit in which he engages, his course is marked by earnestness and industry. Correspondence solicited.

V. Kindler.—Wholesale and Retail Dealer in Fire Arms, Ammunition, Sporting and Athletic Goods; 418 Genesee avenue, East Saginaw.—The oldest and largest sporting goods establishment in the State of Michigan is that of Mr. Kindler, by whom it has been conducted with steadily increasing success from 1867 to the present time. Twenty years of experience in the business has given to Mr. Kindler a thorough knowledge of all its details, which, coupled with the fact that he is himself an ardent sportsman, enables him to so assort his stock as to adapt it to the needs of sportsmen of all kinds. He carries a large stock, completely filling the two-story and basement building, 25x100 feet in dimensions, occupied by the business. The stock comprises specially fine lines of guns and ammunition and an immense variety of shooting goods and fishing tackle, outdoor and indoor sporting goods, including base-ball, lawn tennis, croquet, gymnasium supplies, hammocks, camping outfits, and a most complete

line of pocket cutlery, razors and shears. Mr. Kindler has the agency of the leading American manufacturers of fire arms and sporting goods, such as Winchester Repeating Arms Co., Marlin Fire Arms Co., Colt's Patent Fire Arms Co., Union Metallic Cartridge Co., American and United States Cartridge Co., L. C. Smith Arms Co., A. G. Spalding & Bros.' sporting goods, etc. Dealers and sportsmen, by applying for same, can procure illustrated catalogue and other valuable information. Competent workmen and the latest improved machinery are employed in the repairing department, where every kind of work is executed in an artistic manner. The firm has established a reputation for supplying at all times the best and most reliable goods at the lowest prices, which has made it popular not only with Michigan sportsmen, but with those of adjoining and other States as well.

George W. Dailey.—Expert Sign Writer; 413 South Water street, Saginaw City.—Mr. Dailey started this business seven years ago, and has established a first-class reputation for the superior character of his work, all orders being filled promptly and in a highly satisfactory and artistic manner. He is in every respect a skillful artist in his department of industry, and makes a specialty of pictorial advertising signs and artistic window shades. He does every description of rapid sketch view and figure work for pictorial signs, and has done all the best work in that line in the city, including a large figure group on the side wall of P. Bauer & Sons' clothing house, all of Bechtel's pictorial signs, etc. His gold sign work is considered the best in the State, and he also does a great deal of political portrait and cartoon sketching during election campaigns. He occupies a two-story building, 25x100 feet in dimensions, properly equipped for carrying on the business in an efficient manner, and does all the designing and outlining himself, being aided in the business otherwise by four employes. He has a prosperous trade, and those employing his skillful services may be sure of satisfactory results.

A. H. Camp.—Watchmaker and Jeweler; Dealer in Watches, Clocks, Jewelry, Silverware, Etc.; 106 North Hamilton street, Saginaw City.—Mr. Camp, who is a thoroughly skilled and expert workman, seven years ago bought an interest in the business which had previously been conducted by Mr. D. W. Kinney, and the firm became Kinney & Camp. Two years ago Mr. Camp bought out the entire business which he has since conducted as sole proprietor. His store, which is 25x80 feet in dimensions, is elegantly fitted up in ebony and walnut, and he carries a valuable and well-assorted stock of watches, clocks, jewelry, silverware, etc., spectacles, eye-glasses and optical goods of all kinds, a specialty being made of correctly fitting spectacles to the eye. He executes repairing and engraving in the most skillful and artistic manner. Mr. Camp, by reliable dealings, has secured a high place in public confidence and approval.

John F. Cosendai.—French Steam Dye House; 129 North Jefferson street, East Saginaw.—Mr. Cosendai has carried on this industry for ten years, and for the last five has occupied his present premises, 30x125 feet in dimensions. He gives employment to four hands, and has a trade covering East Saginaw, Saginaw City, Bay City and the Saginaw Valley generally. His facilities are unsurpassed, and this house has a wide spread celebrity for the uniformly superior work and the prompt and accurate filling of orders. A specialty is made of cleaning, dyeing and curling plumes, in which this house has no superior, and all kinds of clothing are also cleaned, dyed, etc., in a skillful manner. Mr. Cosendai is a thoroughly practical and experienced man, and orders sent to him by mail or express will receive prompt attention.

The West Side Club.—Benton Hanchett, President ; Dr. O. P. Barber, Vice President ; Thomas H. Rusling, Secretary and Treasurer ; Rooms in Barnard Block, Saginaw City.—A book designed to present the attractions of the Saginaws would be incomplete, if reference was not made to the West Side Club, an organization incorporated under the State laws to promote social intercourse among the members and to provide and arrange suitable club rooms for wholesome mental and physical recreation, etc. The club has already 118 members, composed of the leading people of Saginaw, who are each owners of one share of the stock, at \$25 per share, the shares being certificates of membership, and transferable only through the books of the club and with the approbation of the Board of Directors. The rooms of the club are commodious and fitted up with excellent taste, and the personnel of the club is such as to give it practical control of social events, and a leadership among social organizations. Its affairs are managed by a Board of Directors, nine in number, who hold office for one year, the present directors, elected in November, 1887, being Dr. O. P. Barber, Arthur Hill, T. H. Rusling, E. C. Stone, Col. A. T. Bliss, C. J. Reynick, J. K. Stevens, Benton Hanchett and Rev. B. F. Matrau.

Oppenheimer's Complete Cigar Store.—Wholesale and Retail Cigars, Domestic and Imported, Tobaccos, Pipes and Smokers' Articles of all kinds ; Imported Cigars a Specialty ; 210 Genesee avenue, East Saginaw.—It may be said, right here, that space will not permit to do this house justice. The head lines to this article speak the facts. In our experience we have seen nothing like it ; it is absolutely the most complete concern of its kind in the country. While making no pretense at jobbing—"only canvassing the Valley"—it carries the biggest variety of cigars and smokers' articles of any house in this great country of ours. Particularly is this so in Havana cigars, as each and every one of the standard factories' brands, including cigars manufactured in New York, Key West and Tampa, Florida, and imported Havanas, are kept in stock, each in the various sizes and large consignments arrive daily. All the varieties of smokers' articles, in the most unique and complete form, are shown in sixteen elegant 6-foot metal show cases, in departments. For instance, one case contains only fine meerschaum pipes, all bend styles ; another the same in straight styles ; another imitation meerschaum in the bend ; another imitation straight. Another case contains fine genuine straight briar ; another fine bend briar ; another bend and straight, assorted, of the second quality ; another only tobacco pouches ; another only snuff boxes ; another only fine plain amber and meerschaum cigar holders ; another fancy carved meerschaum cigar holders ; another nothing but amber and meerschaum cigarette holders ; another only cigar cases ; another only cigarette cases, etc. We repeat, it is a wonderful selection, and there is no city in the Union but would be proud of a similar concern. Mr. Samuel Oppenheimer is its manager.

Charles F. Marskey.—General Agency Michigan Mutual Life Insurance Company ; Office, No. 1 Seligman Block, over Heavenrich Brothers' Store.—No name is more prominently identified with life insurance interests in the Saginaw Valley and Michigan than that of Mr. Marskey, who for eighteen years has been closely connected as special business representative in this and other States, and aided in establishing this solid and largest financial institution in Michigan—The Michigan Mutual Life Insurance Co., of Detroit. Under the management of Mr. Jacob S. Farrand, President, Oscar R. Looker, Secretary, and a board of prominent business men as directors, the company has gained a national reputation in seventeen States as to integrity and fair dealing with its policy holders, in issuing its plain and indisputable policies with cash indorsements on all its plans of insurance. By retaining the

million of dollars annually at home, to be loaned and used in developing western resources, it is favorably located for realizing higher rates of interest on absolutely safe real estate investments, enabling this company to offer to its policy holders more profitable insurance investments than anywhere else can be obtained.

Charles De Shaw.—Cooper; 942 North Fourth street, East Saginaw. —Mr. De Shaw established this business twelve years ago, since which time he has conducted it with steadily growing success. He has all the necessary plant and equipment for the successful conduct of the business, and gives employment to a force of ten hands in the manufacture of flour, pork and lard barrels, and large under-ground cisterns, in all of which lines he has a large patronage, the barrels produced by him being without a superior in quality, only the best materials being used and the most skilled labor employed. As a consequence Mr. De Shaw enjoys a large patronage in the city and surrounding country, and an established reputation which has secured for his enterprise a merited popularity and prosperity.

William G. Dalke—General Dealer in Groceries and Provisions; Corner of Washington avenue and Hoyt street, East Saginaw. —Mr. Dalke established himself in business nine years ago, originally locating opposite his present premises, where he carried on the business for seven years, at the end of that time building two handsome two-story brick buildings, one of which he now occupies, and renting out the adjoining premises. He occupies the main floor and basement, where he carries a large and complete stock of the freshest and best goods in staple and fancy groceries and grocers' sundries, teas and coffees, tobacco and imported and domestic cigars, as well as all kinds of fruits and vegetables in season. He enjoys a large and steadily growing trade in the Saginaws and vicinity, fills all orders in a prompt and accurate manner, and is justly regarded as one of the most prosperous of the retailers of the city.

The Eagle Drug Store.—W. H. Foot, Proprietor; 524 Potter street, East Saginaw. —Mr. Foot, who is a thoroughly skilled pharmacist of long experience in the business, established his present enterprise early in 1887, and has secured a large patronage in the city and surrounding country. He occupies a building, 30x100 feet in dimensions, elegantly equipped and lighted by incandescent electric lights. He carries a complete stock of standard drugs and chemicals, approved patent medicines, toilet articles, a carefully selected assortment of wines and liquors for medicinal uses, the finest brands of imported and domestic cigars and every description of druggists' sundries. The proprietor, Mr. Foote, personally supervises every detail of the business, paying special attention to the prescription department, in consequence of which the Eagle Drug Store stands high in public confidence.

S. Davis & Co.—Wholesale and Retail Dealers in Dry Goods, Notions and Millinery; 304 Genesee avenue and 106 and 108 Franklin street, East Saginaw. —This firm, composed of Messrs. Seigfried Davis and Samuel Goldstone, was established eighteen years ago, and is popular with citizens of the Saginaws and the trade throughout the State of Michigan. The retail store is 25x100 feet in dimensions, with a two-story and basement L, 50x75 feet, running west to Franklin street for the wholesale department. The firm carries very large and complete stocks of staple and fancy dry goods, foreign and domestic silks, satins, velvets, etc., as well as all kinds of dress fabrics, white goods, linen goods, cotton goods, laces and embroideries, ribbons and furnishing goods, hosiery and notions, and millinery goods, and also manufacturers of hat and bonnet trimmings, etc. The cloak department is on the ground floor, with

ample space and convenient rooms. The stock is assorted with great care, and is of the best quality. The firm is well known to the dry goods trade of the State, in which it is represented by a staff of efficient traveling salesmen, in addition to which a large force of help is employed in the house. The business is conducted upon modern and progressive methods.

O. J. Demars & Co.—Dealers in Clothing, Hats, Caps, Furnishing Goods, Trunks, Valises, Etc., 317 Court street, Saginaw City.—Mr. Demars, who is of French descent and a native of Montreal, Canada, came to the Saginaws in 1865. At that time he could speak no English, but notwithstanding this disadvantage he persevered, and in 1872 he inaugurated his present enterprise, which he has built up to a great and gratifying success. He occupies premises 25x100 feet in dimensions, eligibly located at 319 Court street, where he carries a large and completely diversified stock of ready made clothing, hats, caps, furnishing goods, trunks, valises and all kinds of traveling goods. He sells at low prices, and his establishment enjoys a steadily growing trade with the citizens of the Saginaws and vicinity.

Friedman & Hynan.—Practical Book and Job Printers, 119 North Franklin street, East Saginaw.—This firm, composed of Messrs. Kalma Friedman and Thomas Hynan, was formed in August, 1885, when they established themselves at 319 Genesee avenue, removing later to the premises now occupied by them at 119 North Franklin street, in the Everett House Block, being 30x125 feet in dimensions, where they have a complete plant for the prosecution of the business of book and job printing, having three presses, an engine and boiler, and all the necessary plant and equipment. Prior to engaging in this business both members of the firm were for seven years employed in the Courier office, and both are thoroughly practical and experienced printers, understanding every detail of the business, and take a pride in turning out work of uniform merit in all lines of book and job printing. Employment is given to a force of six skilled workmen, and the firm is prepared to do work in the best manner and upon the most favorable terms.

Dr. Engelbert Frenz.—Druggist; 701 Lapeer street, East Saginaw.—Dr. Frenz, who is an educated physician, as well as a highly skilled pharmacist, established this business twelve years ago, and has earned the favor and patronage of citizens and a steady and constantly growing business. His neat and attractive store is completely fitted up with all the conveniences and accessories appropriate to the business, and stocked with a full and complete line of fresh drugs and chemicals, toilet articles and perfumery, and druggists' sundries of every description. The thorough and practical knowledge and educated skill of Dr. Frenz has secured for him special prominence for the careful and accurate manner in which prescriptions are compounded from the best materials. Dr. Frenz has a first class reputation resulting from correct methods and constant endeavor to give entire satisfaction to his customers.

E. St. John & Co.—News Dealers, Book Sellers and Stationers; Dealers in Wall Paper, Window Shades, Etc.; Court street, between Washington and Hamilton streets, Saginaw City.—One of the oldest and best known of the business establishments in the Saginaws is that of E. St. John & Co., which was established nineteen years ago by Messrs. E. St. John and J. N. Penoyer, under the name of Penoyer & St. John, who successfully conducted the business for fourteen years, when Mr. Penoyer died, and Mr. W. T. Palmer became a member, forming the present firm. The premises occupied by the business embrace the main floor and basement, 25x150 feet, with a workshop in the rear. The stock comprises very large supplies and full lines of all the leading

newspapers and periodicals, a large stock of standard books and the latest publications, full and complete assortments of every description of stationery, blank books, office supplies, stationers' sundries and fancy goods of all kinds, and a stock of wall papers, window shades, etc., not surpassed by that of any establishment in the Saginaw Valley. In school books and school supplies of all kinds, the stock is well assorted, all standard educational works being kept on hand. In addition to this business, the firm is a leader in the line of paper hanging and decoration, giving employment to from five to ten skilled hands, and enjoying in this department of industry the patronage of the leading people of the Saginaws and vicinity, and having a reputation which is not surpassed for the thoroughly skillful manner in which all work in the line is done by them. In the store a staff of five clerks is employed, and the trade of the house embraces, in addition to a large patronage from the people of the Saginaws and vicinity, a considerable jobbing trade through the Valley. The house has held a high place in the confidence and approbation of the public throughout its long and honorable business history by a steady adherence to correct business principles, by being prompt and reliable in every particular and by conducting its business upon accurate business methods.

The James Stewart Company, Limited.—Dr. Lyman Bliss, President; Max Heavenrich, Treasurer and Manager; O. F. Wisner, Secretary; Wholesale Grocers, Importers of Teas and Dealers in Lumbermen's Supplies, Etc.; North Water street and Genesee avenue, East Saginaw.—This business was originally started in 1872 by Mr. James Stewart, by whom it was continued until 1882, when the present corporation was formed, Mr. Stewart still retaining a large interest in the business. The office and salesrooms of the company embrace a two-story building, 200x100 feet in dimensions, with first-class dockage and shipping facilities, in addition to which the firm has a feed mill, 160x25 feet, on North Water street at the railroad crossing, and which has a capacity for 50,000 pounds per day, and they also have a feed warehouse, 200x20 feet, and two other warehouses for pork, flour, tobacco and general merchandise, covering 60x100 and 60x75 feet respectively. They carry enormous stocks and full lines of staple and fancy groceries, tobaccos, teas, pork and pork products, flour, feed and lumbermen's supplies of every description. The company directly imports its own teas, which comprise the finest stock and largest variety ever brought to the Valley, and enjoys a heavy business in the Saginaw Valley and throughout Northern and Western Michigan. Twenty-five competent clerks and assistants, are employed in the store and three traveling salesmen represent the firm on the road. Dr. Bliss, President of the company, is also of the well known firm of Bliss & Davis, of L. W. Bliss & Co., druggists, of A. T. Bliss & Bro., lumber, logs, pine, salt, shingles, etc., and is manager of the Saginaw Stave Milling Co. Mr. Max Heavenrich, Treasurer and Manager of this company, is also a prominent and leading business man, being President of the firm of Heavenrich Brothers & Co., director of the Saginaw National and other banks, and President of the Citizens Association. Hon. O. F. Wisner, who is the Secretary of the company, is also of the firm of Wisner & Draper, Attorneys. The company also deals extensively in salt and shingles. Its vast business is conducted upon perfect and accurate system, and its standing is of the highest character.

Bullock Music House—Miss J. M. Bacon, Proprietor; W. S. Thomson, Manager; Pianos, Organs, Music and Musical Merchandise; 109 and 111 North Washington avenue, East Saginaw.—This house was established fifteen years ago by Mr. R. D. Bullock, who died in September, 1884, after which event Miss Bacon, who had been engaged in the house as a book-keeper, pur-

chased the business, including this establishment and another store at 126 Main street, Jackson, Mich. Miss Bacon is at Jackson, and the business here is in charge of Mr. W. S. Thomson, who has been connected with the house since 1873. The stock carried is very large, the house being State agent for Hazelton Bros., A. B. Chase, Ernest Gabler & Brother, Sterling, C. Kurtzman, and Haden & Son pianos, and the Smith American, A. B. Chase, Sterling, and United States organs. The stock also embraces all kinds of musical instruments, sheet and book music and musical merchandise of every description. The premises comprise two stores covering an area of 60x80 feet, and five clerks and assistants are employed, including Messrs. G. W. Mills and G. W. Guiley, who have been with the house for the past ten years as salesmen. From the two houses the business covers the entire State, a force of traveling salesmen representing it on the road. The business is large and steadily growing and the house a popular one.

L. M. Lyon.—Market Gardener, Etc.; 425 East street, East Saginaw.—Mr. Lyon, who is of Puritan stock, was born in New York State, from which he removed to Michigan in 1845, locating in Saginaw twenty-five years ago. When he first came here he bought ten acres of ground, to which he added from time to time, until he now has fifty acres under cultivation, upon which he produces every description of vegetables and summer fruits, in which he does a large trade, selling to merchants in Saginaw City and East Saginaw, and shipping to Lansing, Jackson and other State points. He employs from thirty to eighty hands, and his garden is kept in the highest state of cultivation, his production of strawberries having amounted two years ago to 500 bushels. Last year Mr. Lyon put in eight acres of horse-radish, the product of which he put up in the best vinegar and sold to Chicago, Cincinnati, Buffalo, Rochester, Indianapolis, Toledo, Cleveland and Michigan jobbers, shipping to Chicago 1,000 dozen. He also put up 250 barrels of sauerkraut last year. Mr. Lyon has raised as many as 6,000 bushels of tomatoes in one season. Next season he will have an acre each of grapes, currants and raspberries and two acres of cherries. His hot house, which is 125x25 feet in dimensions, with a boiler room attached, gives him every facility for the raising of early vegetables, plants, etc. The great demand for his product is such that Mr. Lyon proposes to add greatly to his facilities, and next year will open a canning factory, giving employment to 125 hands. Mr. Lyon has earned the prosperity he enjoys by close attention to all the details of the business, and by uniform fairness and accuracy.

Gossel Brothers.—Dealers in Groceries, Provisions, Flour and Feed, Crockery, Glassware, Tobaccos, Cigars, Wines, Liquors, Etc.; 900 Lapeer street, corner of Sixth street, East Saginaw.—This business was founded in 1879 by Mr. Peter P. Heller, to whom the present firm, composed of Messrs. Joseph and Frederick Gossel, succeeded three years ago. They occupy a two-story building, 25x150 feet in dimensions, and carry large and complete stocks of staple and fancy groceries, provisions, flour of the most approved brands, feed and grain, of crockery and glassware, and a superior assortment of tobaccos, cigars, wines, liquors, etc. In addition to the members of the firm, who personally attend to the details of the business, three clerks are employed, and a wagon is utilized in the city delivery. The firm enjoys a large trade in the city and vicinity, and also with farmers from the surrounding country, from whom they buy produce. The Messrs. Gossel are practical and experienced merchants who have earned a gratifying and steadily increasing success.

Lambie Brothers.—Merchant Tailors, 121 North Jefferson street, East Saginaw.—This well known and popular tailoring firm is composed of

Messrs. John J. and A. Lambie, and was formed four years ago, prior to which time both members had worked in the same line for nine years for others. They first located at 232 Warren street, removing to their present quarters about a year ago. They carry a well assorted stock embracing fine goods of foreign and domestic manufacture, and enjoy a first class reputation for the fit and workmanship of all garments produced at their establishment. They employ eight skilled workmen, and fill orders for every description of work in their line in a prompt and satisfactory manner. Their practical experience in the business and their careful supervision of its details have procured for them a thriving trade.

George Froelich.—Manufacturer of Tin, Copper and Sheet Iron Work, Roofing, Etc.; 822 Lapeer street, East Saginaw.—This business was established a number of years ago by Messrs. V. Spindler and George Froelich, by whom it was conducted until 1885, when Mr. Spindler bought out the business and conducted it until September 15, 1887, when he in turn was bought out by Mr. Froelich. The premises occupied by him are 25x100 feet in dimensions, and he has a large and steadily growing business in the manufacture of tin, copper and sheet iron work, including house furnishing goods, guttering, spouting, roofing, etc., which he executes in the most workmanlike and efficient manner. He is thoroughly practical and experienced in all the details of the business, and executes all orders promptly and accurately. He also carries a stock of stoves, carefully selected from the best makes, and which he sells at the most moderate prices.

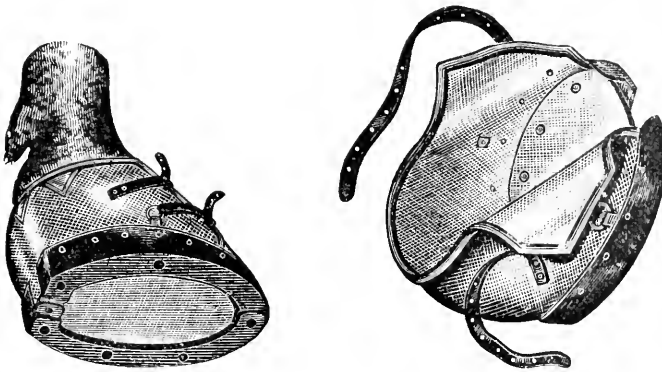
E. A. Gyde.—Manufacturer of Staves, Heading and Hoops; King and Youmans streets, South Saginaw.—This mill is completely equipped for the manufacture of hoops, staves and heading, and the building, which is 85x60 feet in dimensions, contains in its equipment a 12x20 engine, fed by a new steel boiler, 5x16, specially manufactured for the purposes of this establishment by Gray & Wildman, a circular saw for cutting planks and green wood, a hoop cutter weighing over five tons, two hoop planers, a Ward pointer and lapper, which finishes both ends of the hoop at one operation and turns out sixty a minute, two coilers and a complete set of stave and heading machinery. The product of the works of Mr. Gyde for the present year amounts to 5,000,000 hoops, 2,000,000 staves and 225,000 sets of heading. About sixty hands are employed, and the trade of the establishment, with the exception of about 1,000,000 hoops sold to local trade, reaches all leading business centers from the Atlantic coast west to Kansas and Iowa. This is the only hoop factory in the Saginaws, and Mr. Gyde is a thoroughly competent and experienced man who has earned the success by reliable dealings and sagacious management.

A. L. Moeller.—Dealer in Choice Groceries; 2614 South Washington avenue, South Saginaw.—This business was established fifteen years ago by Mr. Anthony Blankerts, for whom Mr. Moeller worked as clerk for over six years, becoming proprietor of the business in 1884. He has a thriving and steadily growing trade with the citizens of the south end and farmers in the surrounding country. His stock comprises the freshest and best goods obtainable, embracing staple and fancy groceries, grocers' sundries, canned goods, tea, coffee, sugar, flour, all vegetables in season, soap and other laundry requisites, woodenware, etc. He makes a specialty of teas, especially of a 50-cent article which has no superior in the Valley. His store is a neat two-story brick building, which he has recently purchased. He delivers goods to any part of the city in his own delivery wagon, and is in every respect prompt and reliable.

Cornick & Meyers.—Dealers in Boots, Shoes, Rubber Goods, Etc.; 318 Genesee avenue, East Saginaw.—This business was established twelve

years ago by Mr. J. W. Howry, who was succeeded by Mr. C. L. Kittredge, the firm later becoming Cornick & Kittredge, and afterward assuming its present style, Mr. Cornick having been a member of the house from the first. They occupy the main floor and basement, 25x100 feet in dimensions, of the building at 318 Genesee avenue, perfectly lighted by handsome plate glass windows, eligibly located, and completely stocked with every description of boots and shoes for ladies', misses', gentlemen's, boys' and infants' wear, as well as a large and complete assortment of rubber goods. A specialty is made of fine Eastern goods, and they keep at all times a complete assortment of goods of the best quality. The business is supervised by the members of the firm and four competent clerks are employed. The firm enjoys a large trade, which steadily increases as the result of uniformly fair and liberal methods.

St. John Manufacturing Company.—Manufacturers of the Cooling Poultice and Protection Boot; 409 Court street, Saginaw City.



This is a company organized for the purpose of engaging in the manufacture of a device patented September, 1886, and which is of the highest utility for the treatment of foot diseases in horses. It keeps in place for any desired period of time, bandages,

poultices, wet sponges or moss, medicines, etc., which may be necessary in the treatment of any injury to or ailment of the foot. It can be worn by a horse in box stall, in pasture, and even on the road in case of a lost shoe. The invention has met the approval of leading horsemen all over the country, and is without doubt one of the most important inventions in connection with veterinary treatment. The top of the boot is made of heavy canvas, and the bottom of rubber, with a light adjustable malleable iron shoe as a support. It is cheap, durable and desirable, and solves the difficult long felt in applying treatment to the feet of horses. The office of the company is at 409 Court street, Saginaw City, from which these appliances can be ordered in any desired quantity, and the factory is in the Temperance Hall Block on South Hamilton street.

C. L. Benjamin.—Complete Livery and Undertaking Establishment; Hamilton street, Saginaw City.—Mr. Benjamin, who is an old resident and prominent citizen, established his present enterprise in 1880, and in 1882 built his present premises comprising a handsome two-story brick building, with a coach house upon the front of the main floor, and a stable in the rear. He has elegantly appointed offices, and an undertaking department, embracing the finest hearses in the Valley, together with full and complete stocks of the finest goods in caskets, coverings, trimmings, etc. In his livery department he has an unsurpassed stock of coaches, coupes, buggies, horses, harness trappings, etc. He employs ten men, and has thirty horses, all fine animals, constantly on hand. Mr. Benjamin does a large business in his livery department, and in undertaking he has secured the best custom by the appropriate

and able manner in which he conducts funerals, and has a merited celebrity for the completeness with which he executes embalming by the latest improved process. In addition to his membership in this firm, Mr. Benjamin is a member of the firm of Foster, Charles & Co., dealers in furniture, upholstered goods, etc., and is otherwise identified with prominent business concerns.

W. J. Moffit.—Insurance; Room 3, Music Block, Junction of Genesee avenue and Lapeer street, East Saginaw.—Mr. Moffit established this business nine years ago, and is an experienced and popular underwriter. He represents the German Insurance Co., of Freeport, Ill., the largest in resources and business of any company of this character having its home in the West. During the ten years ending at the beginning of 1887 its assets had steadily advanced from \$416,371.15 January 1, 1877, to \$2,044,704 January 1, 1887, an unequalled record of increase in the value of its assets. At the beginning of 1887 the company had, in addition to its capital of \$200,000, a net surplus of \$255,850, and had policies in force insuring \$150,302,378. The Ohio Farmers' Insurance Co., of LeRoy, O., at the close of business in 1886 had assets of \$1,347,398.89, and a cash surplus by Michigan standard of \$370 809.47. This company insures only private residences, churches and school houses, unexposed by business risks against loss or damage by fire or lightning. Its policy is in plain and simple terms, and it has adjusted and pays its losses fairly and promptly, and from the restricted character of its risks is not liable to very large losses. Ever since its organization in 1848 its income has exceeded its expenditures, and the company is justly regarded with confidence by those who wish to insure their homes. Through these companies Mr. Moffit is prepared to offer insurance at the lowest rates consistent with the advantages offered by these companies, and he does a large business, which is steadily increasing from year to year.

H. H. Shaler.—Groceries, Flour, Feed, Etc.; 2702 South Washington avenue, East Saginaw.—Mr. Shaler started this business six years ago and his trade has steadily grown, and now embraces a large patronage from the citizens of the Saginaws and vicinity, earned by his promptness and reliability and the uniform excellence of his stock. He carries a complete assortment of all kinds of staple and fancy groceries and grocers' sundries, and a specially fine line of flour and feed. In flour his stock comprises the celebrated "Mayflower," "Gold Medal" and "Favorite" brands, all of superior quality and in great demand by consumers. Mr. Shaler, who is a native of Canada, is a thoroughly practical and experienced business man, and carried on business at Milford, Ind., prior to coming to this city. He gives employment to two competent clerks, and is prepared to promptly fill orders for every description of goods in his line.

M. C. Conley.—Manufacturing Jeweler; Dealer in Watches, Clocks and Silver Plated Ware; 512 Genesee avenue, East Saginaw.—Mr. Conley began business as a manufacturing jeweler eight years ago, and in 1886 he added to this business that of a dealer in watches, clocks and silver plated ware, of which he carries a very large stock of superior assortment embracing the products of the most noted makers. He is thoroughly practical and experienced, and does all kinds of diamond setting in a most skillful and artistic manner, repairs watches and clocks, and attends to all the details of the business. His jewelry is noted for beauty and superior workmanship, and he has not only a large trade in the Saginaws but throughout the Valley and Northern Michigan. The premises occupied by him embrace the main floor, 25x100 feet in dimensions, and five clerks and assistants are employed. He enjoys a thriving trade as a result of the accuracy and promptness with which all orders are filled, and the uniformly reliable character of his dealings.

Charles J. Sparks.—General Insurance and Real Estate Agent and Notary Public; Cross Block, corner of Genesee avenue and Park street, East Saginaw.—Mr. Sparks, who has resided here for the past twelve years, has been engaged in his present business for three years, and by close attention to its details has built up a prosperous and steadily expanding business, especially among the German citizens. He represents the Union, of Buffalo, and the Ohio, of Dayton, O., both substantial and reputable fire companies, and in life insurance he represents the well known and first class Michigan Mutual, of Detroit. In real estate he has on hand good farms of from 40 to 160 acres in all parts of Saginaw County, which he will sell on reasonable terms, as well as desirable city properties ranging from \$500 to \$10,000 in value. He promptly attends to collections and to the drawing of contracts and conveyancing in all its branches, and through European correspondents enjoys facilities for the closing of estates in any part of Europe for heirs who live in this country.

Newell & Robinson.—Wholesale and Retail Dealer in School Books, Blank Books, Stationery, News, Wall Papers, Shades, Etc.; 214 South Hamilton street, Saginaw City.—This business was established in 1861 by Mr. E. C. Newell, who in January, 1887, was joined by Messrs. E. O. Newell, F. G. Newell and W. R. Robinson, and the firm of E. C. Newell & Co. was formed. In May 1887, Mr. E. C. Newell sold out to his partners in order to engage in a manufacturing business, and the name of the firm was again changed to its present style. The premises occupied by the firm are 25x100 feet in dimensions where they carry large and complete stocks of school books, blank books, stationery, news papers, periodicals, wall papers, window shades, etc., as well as fire works in the proper season and other goods. Four hands are steadily employed and in the spring of the year, when the firm does wall papering, employment is given to a force of from six to ten others. The firm has a prosperous business in the Saginaws and surrounding country, and a considerable jobbing business throughout the Saginaw Valley and the Northern part of Michigan. The members of the firm are business men of superior attainments and accurate methods, and enjoy a first-class reputation.

Charles E. Ring.—Manufacturer of Shingles; West End Genesee avenue bridge, East Saginaw.—Mr. Ring has been engaged in this business for the past five years, although the mill now conducted by him had been known as the Hosmer mill for six or seven years previously. It has since been vastly improved and enlarged and occupies a two-story structure, 75x120 feet in dimensions, having a fifty horse-power engine and 4x14 foot boiler, two sets of Hall shingle machines and all other necessary plant and equipment. Employment is given to from twenty-five to thirty workmen, and the product amounts to 10,000,000 shingles per season. The mill, with storage grounds, etc., cover over an acre, and has a convenient dock, 50x100 feet in dimensions, facilitating shipment by water, while railroad tracks in close proximity give superior facilities for handling by rail. The shingles manufactured in this mill are well known to the trade for their superior quality, being XXX and six-inch clear butt shingles, and largely in demand by the trade, the product being principally shipped to Rochester, Buffalo and New York State generally, Massachusetts, Connecticut and all Eastern markets.

Charles Straw.—Dealer in Groceries, Etc.; 124 North Washington avenue, East Saginaw.—Mr. Straw has for the past twelve years carried on business in East Saginaw, for the last two of which he has been located in his present store, 30x125 feet in dimensions. He buys his goods from first hands and selects them with care so as to keep his stock up to the highest standard of quality and carries a complete stock of staple and fancy groceries, grocers'

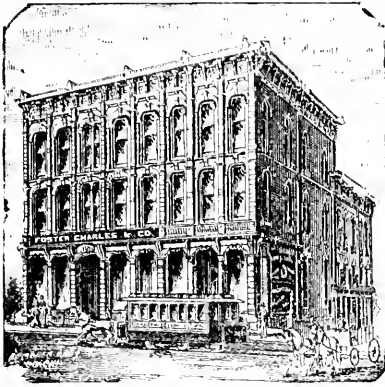
sundries, farm produce of all kinds, foreign and domestic fruits, and every variety of vegetables in their season. He employs a number of clerks, sells goods at the lowest prices and delivers them promptly to his customers, keeping a wagon constantly busy. He has established a large connection of steady customers in the Saginaws, and also has a large patronage from the farmers of the surrounding country.

Smith's Art Store.—William Smith, Proprietor; Manufacturer and Dealer in Oil and Water Color Paintings, Etchings, Engravings, and all kinds of Art Goods; 120 South Washington avenue, East Saginaw.—Mr. Smith established this business nineteen years ago, and now has a complete stock of pictures of all kinds, including valuable oil paintings, water colors, pastels, etchings, engravings, chromos, prints, etc.; a superior line of mouldings, including gold and metals, bronzes and natural woods, and also has a large stock of made frames, gold and fancy cabinet frames, statuary, stands, easels, fire screens and fancy goods usually found in a first-class art store, while the line of art materials is very complete, and includes Winsor & Newton's oil and water colors, DeVoe's American oil colors, pastel colors, LeCroux china paints, metallic and mineral paints, brushes in red and black sables, Russian bristles, Bright's celebrated brushes, papers, canvas, academy board plaques, panels, ground glass, etc. Mr. Smith has a full staff of clerks and assistants, and traveling men represent him in all parts of the State, and he also has branch stores at Mt. Pleasant and Alma. His premises in this city occupy a two-story building, 25x100 feet in dimensions, and he is prepared to fill orders for all kinds of goods in his line in a prompt and satisfactory manner.

J. G. Schaefer.—Meat Market; 321 Lapeer street, East Saginaw.—One of the oldest and most popular meat markets of the city is that of Mr. J. G. Schaefer, who has conducted it for fourteen years in a manner which has earned the approval and patronage of the citizens of the Saginaws. His place is equipped with all necessary conveniences and accessories, is neatly kept and well stocked. The premises occupied embrace a two-story and basement brick building, and the stock includes all kinds of meats, of the best quality, which he sells at the most reasonable prices, and delivers to customers on order, having two wagons for that purpose. Mr. Schaefer himself packs the hams, sides, etc., sold at his establishment, and they are of unsurpassed quality. He also is noted for the superior quality of his sausages, in which he does a large trade. He has four competent assistants, and has maintained a first-class reputation throughout his long business career, by close attention to business, and constant endeavors to give satisfaction to his customers.

William J. Cook.—Manufacturer of Tin, Copper and Sheet Iron Ware, Gutters, Etc.; and Dealer in Furnaces and Tin Ware; corner of Adams and Washington streets, Saginaw City.—Mr. Cook established this business ten years ago, and formerly made a specialty of the manufacture of tin ware, but has now limited his product, owing to large factory competition, and devoted himself more especially to the manufacture of galvanized iron cornices and pipe work, in which he has no superior in the quality of his work or facilities for manufacture in the Valley. He gives close and accurate attention to all kinds of job work, and carries on at all times a large and complete stock of furnaces, which he is prepared to put in to order, and also of gasoline stoves, gasoline, etc., and tin ware of every description. He occupies a two-story building, 25x100 feet in dimensions, and employs from three to five men, according to the season. Mr. Cook is thoroughly prompt and reliable in all his dealings, and is enjoying a large trade, which steadily grows from year to year.

Foster, Charles & Co.—Wholesale and Retail Dealers in All Kinds of Furniture; Barnard Block, North Hamilton street, Saginaw City.—This



firm, which was formed several years ago, is composed of Messrs. James H. Foster, Albert T. Charles and Charles L. Benjamin. They occupy a handsome three-story and basement building, 50x100 feet in dimensions, and contemplate further increasing its facilities by erecting in the rear a building 60 feet deep by 100 feet wide, which will afford them still greater advantages for the display of their superior stock of goods, and which will have an entrance from the side street. The firm carries large stocks and full lines of fine parlor, bed-room, dining-room, hall, vestibule, library and office furniture, rattan goods, chairs of every description and everything

pertaining to the line. The store is one of the largest of its kind in the Saginaw Valley, and has built up a first-class reputations for the great bargains it offers, and enjoys a large trade in the Saginaws and from all the surrounding country. Every effort is made to give satisfaction to the customers of the house, and the uniformly reliable methods of dealing adopted in its management have secured for the establishment the high place it now holds in the popular esteem.

Eberhard Vollmer.—Meat Market; 319 Lapeer street.—Mr. Vollmer is thoroughly practical and experienced in this business having been employed in another establishment prior to starting for himself in April, 1887. He occupies a neatly kept and attractive store on Lapeer street, between Webster and Park streets, where with the aid of four employees he closely attends to all the details of his business, and a constant endeavor to give satisfaction, which has secured to him a thriving and growing trade with families in the city and its vicinity. He carries a large and well assorted stock of fresh and salt meats, sausages, etc., and has a wagon which is kept busy delivering goods to his customers. His enterprise is meeting with success and daily increasing in popularity as a consequence of promptness and fair dealing.

R. Weston.—Sanitary Plumbing, Gas Fitting and Steam Heating; 207 South Washington avenue, East Saginaw.—Mr. Weston has been steadily engaged in this business since he was fourteen years old, when he began to learn the trade in Detroit, and has been located in Saginaw for the past five years. He has a large and completely assorted stock, embracing all the latest and most improved devices in sanitary plumbing, gas fitting and steam heating appliances, and as a consequence of the superior character of all the work produced, enjoys the favor and patronage of the leading citizens of the Saginaws and adjacent country, having fitted up houses for C. H. Davis, Dr. Feuerbringer and Dr. Lancashire in Saginaw City, and the residences of Messrs. Ketcham, Caskey, W. R. Burt and Ed. Morley, of East Saginaw, and other leading citizens. He occupies eligible premises 25x100 feet in dimensions, employs five highly skilled workmen, and has every facility for carrying on the business upon a large scale.

S. McKenzie.—Blacksmith, Wagon Maker, Etc.; 412 South Hamilton street, Saginaw City.—Mr. McKenzie, who has been a resident of Saginaw for the past twenty years, established himself in his present business in 1873. He

occupies a two-story structure, 25x75 feet in dimensions, built in 1887, especially adapted to the purposes of the business, and equipped with a complete plant. He does a general blacksmithing business, does horse-shoeing in a skillful manner, and wagon and carriage repairing of all kinds. He also manufactures wagons, and will build light and heavy wagons, Concord buggies, etc., to order. Only the best materials are used and the most skilled workmen employed in the business, four hands being constantly engaged, and the operations of the factory being conducted under the practical and experienced supervision of Mr. McKenzie. Work may be entrusted to Mr. McKenzie with the assurance of satisfactory results.

Frederick Wolpert.—Dealer in Groceries and Provisions, Flour, Feed, Etc.; 901 Lapeer Street, East Saginaw.—Mr. Wolpert, who came to Saginaw in 1864, established himself in business in 1874, at Carrollton, where he conducted a general store. That establishment was burned out, and Mr. Wolpert removed to his present location, a handsome two-story building, completely stocked with staple and fancy groceries, provisions of all kinds, flour, feed, etc., canned and dried fruits, grocers' sundries and shelf goods, all good goods and sold at low prices. Mr. Wolpert, who is a thoroughly practical business man, closely attends to all the details of his business, enjoys a large patronage from the citizens of the Saginaws and farmers and others in the surrounding country. He is assisted in the management of the business by his son, and is prepared to fill all orders in a prompt and satisfactory manner, and to deliver goods to any part of the city.

G. C. Warner.—Manufacturer of All Kinds of Harness and Turf Goods; Dealer in Whips, Blankets, Brushes, Etc.; 112 South Franklin street, East Saginaw.—This business was established twelve years ago by Warner & Gould, who conducted it until two years ago, when Mr. Warner succeeded to the business as sole proprietor. He occupies a two-story building, 25x100 feet in dimensions, and carries a large and completely assorted stock of whips, turf goods, harness, blankets, brushes and everything pertaining to the stock of a first-class harness and saddlery establishment. He manufactures the finest harness and saddlery made in the State, and has received about twenty diplomas for the excellence of his manufacture, which has never failed to take the lead wherever exhibited in competition. Mr. Warner, who is a thoroughly practical and experienced man, does a very large business, principally in the Saginaw Valley, but also including a considerable order trade from surrounding States from people who desire the best goods in this department of industry.

J. C. Welch.—Watch Maker and Jeweler; 523 Genesee avenue, northwest corner of Warren street, East Saginaw.—Mr. Welch, who had previously been engaged for eight years in the business elsewhere, established himself in this city a year ago, and has already built up a thriving trade, as a result of close attention to business, and thorough and accurate knowledge of all its details. He carries a well-assorted stock of clocks, watches, jewelry, diamonds, etc., and pays particular attention to repairing, making a specialty of repairing fine watches, which is attended to by expert workmen. Mr. Welch is an experienced and practical optician, and makes a specialty of supplying spectacles and eye-glasses to fit all eyes, for which business he has facilities not surpassed by any establishment in the Valley. The superior character of all the work turned out at the establishment has earned for Mr. Welch a steady increase in his business from its inception to the present time.

William Rapp.—Meat Market; South Fourth and Walnut streets, East Saginaw.—Mr. Rapp, who is a native of Wurtemberg, Germany, came

from that country direct to Saginaw county in 1866. He is a thoroughly practical and experienced butcher, and formerly had a shop and residence at Lee and Wadsworth streets, removing to his present premises three years ago. He runs a neat and well appointed meat market, stocked with a well-selected assortment of the finest beef, pork and mutton, as well as all kinds of sausages, etc. Mr. Rapp has a thriving trade in all parts of the city, goods being promptly delivered to customers by a wagon which he keeps for that purpose. He is a thriving and substantial citizen, and has earned prosperity by close attention to business and uniformly honorable conduct.

James Stinson.—Dealer in Crockery, China, Glass Ware, Etc.: 402 Genesee avenue, East Saginaw.—Mr. Stinson, who has been for twenty years engaged in business, has built up a large trade with the citizens of the Saginaws and transient customers by careful selection of his stock and prompt and accurate attention to all orders. He occupies the main floor of the building at 402 Genesee avenue, where he carries a complete and well selected stock of the finest goods in crockery, china, glass ware, gas and oil chandeliers, etc. In china his stock embraces some of the finest importations of French and English goods, and his stock of Belgian, Bohemian and American glass ware is especially complete. He has a full line of English and American porcelain dinner services, fine lamps, chandeliers, etc. His store, which is fitted up with elegant plate glass windows and all conveniences for the proper display of the stock, is a center of attraction to those who desire good goods, and his reliable methods have secured for him the approbation of the community.

John Stein and Fred. Eckert.—Wagon Makers, Horse Shoers and General Blacksmiths; Second street, between Janes and German streets, East Saginaw.—The shop occupied by these gentlemen is 30x150 feet in dimensions, and completely equipped for the purposes of the business which they have conducted for six years, for which it is used. Two blacksmiths and two wood-workers are employed, and others are added in the busy season. This firm manufactures wagons and buggies to order, and enjoys a firstclass reputation for the superior quality of all the vehicles turned out at their establishment, and is especially noted for the excellence of the lumber wagons produced. They carry on hand at all times a stock of wagons, buggies, etc., and make store delivery and truck wagons to order. They do horse shoeing in the best style of the farrier's art, and being thoroughly practical and experienced, enjoy a thriving trade.

B. A. Searls.—Dealer in Choice Family Groceries and Provisions, Dried and Canned Fruits, Etc.; 516 Potter street, East Saginaw.—Mr. Searls has been established in business since 1879, and has a large patronage in the city and surrounding country earned by close attention to every detail, and promptness and accuracy in filling orders. He carries a very large and complete stock of staple and fancy groceries and provisions, dried and canned fruits, grocers' sundries and shelf goods. Great care is taken in the selection of his stock, which embraces the freshest and best goods to be found in the market, sold at reasonable prices and promptly delivered to any part of the city, two wagons being kept constantly busy. He has four competent clerks and assistants, and himself is a merchant of long experience, and thoroughly accurate and reliable. He does a large trade, his custom including many of the leading families of the Saginaws.

Powe & Howell.—Photographers; 305 Genesee avenue, East Saginaw.—This business was established three years ago by Messrs. T. H. Powe and C. M. Howell, Mr. Powe taking charge of his gallery at Muskegon, and

Mr. Howell of the studio in this city. Mr. Howell is a highly skilled photographer of sixteen years' experience, and was several years with Howland, of Cincinnati, as head operator. The studio here is eligibly located on the second floor, handsomely furnished and equipped with the most improved apparatus, appliances and accessories. The work produced is of the highest standard of excellence, and perfect in finish. In addition to cabinets, life-size and commercial work is done in the highest style of the art. Skilled assistants are employed, and superior work has earned for the establishment a steadily increasing patronage and popularity.

John Burdett.—Grocer, News Dealer and Confectioner; 125 North Jefferson street, East Saginaw.—Mr. Burdett has resided in East Saginaw for about nineteen years, and worked at his trade as a machinist until he went into the news and confectionery business, occupying premises one square distant from his present quarters for about a year, at the end of which time he bought out his partner, and removed to his present premises. He added a full line of groceries to his stock. He has three competent clerks and assistants, and a wagon for city delivery. He carries a well assorted and superior stock, selected with special care, and fills orders in a prompt and satisfactory manner. His constant endeavors to give satisfaction to his customers, and fair and accurate dealings have earned a steady increase in his patronage and his establishment is fast taking a prominent place in popular esteem.

A. T. Ward.—Banker and Broker, and Dealer in Diamonds, Watches, Etc.; 105 South Jefferson avenue, corner of Genesee avenue, East Saginaw.—Mr. Ward established this business four years ago, prior to which he was a member of the firm of Brown & Ward, now Brown & Grant, jewelers, etc. Since that time he has carried on a personal security bank, buying and selling stocks and bonds, lumber, land, logs, etc., and advancing money on personal property or good security, cashing notes, drafts, checks, etc., and carries a select stock of fine diamonds and gold watches and chains, having some of the most favorable bargains in watches and diamonds to be found in any part of the country. In this line he handles nothing but the finest goods, offering a special chance for selection. He does a large business with the citizens of the Saginaws and the surrounding country, and occupies an elegantly equipped office. He is a gentleman of long business experience and thoroughly reliable methods, with whom it is satisfactory to have dealings.

J. L. Smith.—Baker and Confectioner; 2,716 South Washington avenue, South Saginaw.—Mr. Smith, who was born in New York State, went to Canada as a boy and settled near Chatham, Ont. He has been in the bakery business for the past forty-seven years, and for three years in confectionery manufacture. Mr. Smith does his own baking, having an oven with a capacity for 200 loaves, and is the only baker in South Saginaw who has an oven in operation, his competitors purchasing their bread from others. Mr. Smith, who is thoroughly practical and experienced, carries a complete stock of bread of the best quality and confections of every description, and is doing a large and steadily growing trade as a result of the great merit of his product, the promptness of his delivery, and the uniformly fair and accurate methods upon which his business is conducted.

R. H. Williams.—Grocery and Market; corner of Sixth and Johnson streets, East Saginaw.—Mr. R. H. Williams was formerly engaged in this line of business at Denver, Col., and at Juniata, Mich., and this year purchased the stock, fixtures and business of Trowbridge & White. He has a large trade in the Saginaws and vicinity, and occupies a two-story corner store. the grocery

department facing on Sixth street, and being 30x100 feet in dimensions, and the meat market facing on Johnson street and being 25x40 feet. He carries a large and complete stock of staple and fancy groceries, grocers' sundries, hermetically sealed goods in glass and tin, teas, coffees, cigars, tobaccos, etc., and a large and select stock of the best meats, the freshest vegetables, and all fruits in season. Five hands are employed, a wagon is kept constantly busy in calling for orders and delivering goods, and the business is constantly prospering.

H. H. Brix.—Manufacturer and Dealer in Hats, Caps, Furs and Gentlemen's Furnishing Goods; 323 Genesee avenue, East Saginaw.—This business was established nine years ago by Meyer & Brix, and was conducted by that firm until the death of Mr. Meyer four years ago, since which time Mr. Brix has carried on the business as sole proprietor. He carries a large and complete stock of hats, caps and gents' furnishing goods, but his prime specialty is furs, in which line in the winter months he does a very large trade, being the only furrier in the city, and carrying in these goods Shetland, South Sea and Alaska Seals, Sea Otters, Mink, Beaver, North American Otter, etc., from which he manufactures coats, caps, muffs, collars, gauntlets, loas, trimming, etc., to order. He also carries a complete stock of bear, wolf, lynx, buffalo, raccoon, tiger and leopard skins which he makes into robes and parlor rugs, and also repairs furs in a workmanlike manner. These goods he receives from London, England, and New York, carries a large stock and employs a force ranging from five to ten hands. He has a large trade not only in the Saginaws but also throughout the State, and in addition, frequently receives individual orders from other cities, and from dealers in New York and elsewhere.



James Mack.—Dealer in Hats, Gents' Furnishings, Etc.; 300 Genesee avenue, East Saginaw.—Mr. Mack has carried on this business for twenty-five years, and by carefully selecting his stock, and reliable business methods, has made the establishment of "Mack, the Hatter," recognized headquarters for the gentlemen of the Saginaws. He occupies an elegant corner store, 25x100 feet in dimensions, with fine show windows, and completely stocked with the best goods. He is agent for and carries a full line of Dunlap & Co.'s hats, the recognized standards of gentlemanly headgear, as well as full stocks of products of other well known hatters, W. A. Drown & Co.'s fine silk umbrellas, and the latest and finest qualities of shirts, gloves, ties, underwear hose and other gents' furnishings. The stock is not excelled in completeness and assortment by any in the State, and Mr. Mack, with the assistance of a full staff of competent clerks is kept busy with a large patronage from the gentlemen of the Saginaws and surrounding country.

Emil Jochen.—Hardware, Stoves, Tin Ware, Etc.; 2618 South Washington avenue, South Saginaw.—Mr. Jochen for the past fourteen years has carried on business as an extensive dealer in hardware, etc., and has built up a large trade not only in the city, but also including a considerable patronage from the farming community of Saginaw and adjacent counties. He carries a large and complete stock of shelf and heavy hardware, full assortment of Peninsular and Jewel stoves and ranges, tinware, tools, paints, glass, putty, oil cloth, agricultural implements, etc. The premises occupied by him are 25x150 feet in dimensions, and two competent clerks are employed. Mr. Jochen holds a prominent place in this branch of trade, earned by adherence to correct business principles.

Charles Roseland.—Grocer; 900 Cherry street, corner of Seventh street, East Saginaw.—Mr. Roseland established this business three years ago. He has a prosperous trade as a dealer in staple and fancy groceries, teas, coffees, tobaccos, cigars, fruits and vegetables and a full line of canned goods and grocers' sundries. He occupies a handsome building, 25x100 feet in dimensions, and Mr. Roseland, with two assistants, is kept busy in supplying the large trade enjoyed by him, the promptness and reliability of his methods and close attention to business having commended him to public favor. His increasing trade taxes the capacity of his premises and it is his intention to enlarge them in the coming spring.

A. S. Livermore.—Dealer in Fresh and Salt Meats, Fine Groceries, Crockery, etc.; 620 Potter Street; East Saginaw.—Mr. Livermore came, when a boy four years of age, with his father to Bay county in 1852, the following year removing to East Saginaw. When sixteen years old he enlisted at Flint in Company E of the 7th Michigan Cavalry, under Capt. McCormick, and served during the war, and was subsequently for one year with General Custer in his campaign against the Indians. Returning to East Saginaw he engaged in various kinds of business prior to 1875, when he established his present business. He carries a stock of fresh and salt meats, staple and fancy groceries, grocers' sundries, canned goods, and a full line of crockery, glassware etc. He employs four competent clerks, and delivers goods to all parts of the city.

William H. McPhee.—Merchant Tailor; 420 Franklin street, Saginaw City.—Mr. McPhee has long been well and favorably known and largely patronized by the gentlemen of the Saginaws, by whom his house is justly regarded as headquarters for the correct styles, good materials, first-class fit and perfect workmanship in gentlemen's attire. He established this business fifteen years ago, and now occupies a well equipped and elegantly arranged store, fitted in ash, with glass cases all around to preserve the stock from dust, etc., and carries complete and carefully assorted stocks, embracing the latest styles and finest products of leading foreign and American looms, offering unsurpassed opportunities for selection. His store is 25x70 feet in dimensions, with an L, 25x25, used as a work shop. He gives employment to ten highly skilled workmen in the house, and in the busy seasons also employs others outside. All the details are personally supervised by Mr. McPhee, who has by this means maintained throughout his long business history the high standard of workmanship for which his establishment is noted.

Budge & Prince.—Manufacturing Confectioners; 414 Potter street, East Saginaw.—This firm, composed of Messrs. John Budge and F. W. Prince, was formed in August, 1887, prior to which Mr. Prince had been a member of the firm of Jas. S. Smart, Jr., & Co., in the same line. The firm has every requisite for success, and is largely engaged in the manufacture of candies and fine confections, including, in addition to the general line, a number of novelties, prominent among which are their Fruit Tablets and Prince's Cough Drops. They give employment to a force of six highly skilled workmen, and personally supervise all the operations of the factory. Their valuable experience and accurate knowledge enable them to guarantee the excellence of their product, only the best and purest materials being used and skilled workmen employed in the business. The business is both of wholesale and retail, and the trade has steadily grown from the start.

Michigan Curtain Roller Co.—E. C. Newell, Secretary and Treasurer; corner of Water and William streets, Saginaw City.—Mr. Newell has

resided in Michigan since 1838, at which time he came here from Wayne County, New York. He was engaged in law practice prior to 1861, when he established the house of E. C. Newell & Co., which he controlled until the present year, when he sold out that business to Newell & Robinson in order to devote his attention more fully to the business of this company, which was established ten years ago, and now has an extensive patronage in all parts of the Union. His factory comprises a two-story building, 50x80 feet in dimensions, with grounds adjoining, covering about a block. Employment is given to thirty hands in the manufacture of patent curtain rollers, step ladders, extension ladders, spring fixtures, etc., and in addition to this special line a regular planing mill business is done, including planing, matching, flooring, siding, etc., of every description.

Richard Luster.—Dealer in Fine Groceries, Fruits, Vegetables, Oysters, Etc.; corner of Cass street and Genesee avenue, East Saginaw.—The oldest establishment in the city dealing in fine groceries is that of Mr. Richard Luster, who has for twenty-eight years continuously conducted the business, and commanded confidence by the superior selection of his stock and fair and liberal methods. He has for twenty-four years occupied his present store at the corner of Cass and Genesee avenue, comprising the first floor and basement, each 30x125 feet in dimensions. Here he carries a large and complete stock of choice fruits and vegetables, oysters, celery, sugar, teas, coffees, wood-ware, brooms, hermetically sealed goods in cans and bottles, and an especially fine line of tobaccos and cigars. In oysters his stock is not excelled in selection or quality, and in all lines is the best obtainable. He has three clerks, utilizes his own wagons in city delivery, and fills orders in a prompt and accurate manner, which never fails to give satisfaction.

Thomas Willis.—Dealer in Boots, Shoes, Slippers and Rubber Goods; 2714 South Washington avenue, East Saginaw.—Mr. Willis has resided in Saginaw for twenty years, and has conducted this business for the past ten years, the first six of which he was located in the postoffice block, from which he removed four years ago to his present premises. He carries a large and complete stock of ladies', gents', misses', youths' and children's foot wear, including boots, shoes, slippers and rubber goods of every description, and he has a large trade in the city and surrounding country, enjoying a merited reputation for the superior quality of his stock. In connection with his business he has an order and repair department, and is prepared to furnish custom made boots and shoes of the best quality to order, and to do all kinds of repairing.

E. J. Marshall.—Manufacturer of Tin, Copper and Sheet Iron Work; Agent for the Celebrated Richardson & Boynton Co.'s Furnaces and Heaters; 112 South Water street, East Saginaw.—Mr. Marshall established this business three years ago, prior to which he had for several years been with C. B. Choate, dealer in hardware and mill supplies. He employs five hands in the manufacture of all kinds of tin, copper and sheet iron work, roofing, eave-troughs, etc., and also pays special attention to heating and ventilating, being agent for the celebrated Richardson & Boynton Co.'s furnaces and heaters, which have no superiors for their general utility for the purposes for which they are designed. This superior line of furnaces, etc., includes the "Perfect" Portable Gas Tight furnaces, the "Salamander" Heating furnaces, "Yorkshire" Wrought Iron furnaces, "Calorific" Wood Burning furnaces, "Steel Body" Heating furnaces, "Western Champion" Ventilating Room Heaters, "New Giant" Heating furnaces, etc. These superior furnaces and heaters Mr. Marshall has supplied to a number of the best houses in the Saginaw Valley. He occupies a two-story building, 25x60 feet in dimensions, and is prepared to fill all orders in a prompt and satisfactory manner.

R. Asbeck.—Grocer ; Lapeer and North Seventh streets, East Saginaw.—Located for the past twenty years in his present premises, Mr. Asbeck is well known to the citizens of East Saginaw as a thoroughly responsible and reliable business man, and has a large and steadily increasing trade, not only from the residents of the city, but also a considerable patronage from the farmers of the surrounding country. He occupies a two-story building, 25x100 feet in dimensions, and another building adjoining, 25x40 feet. He carries a large and complete stock of staple and fancy groceries, provisions, grocers' sundries, shelf goods, etc., and with the efficient assistance of his son, is kept busy, the careful selection of his stock, and the constant endeavors made by Mr. Asbeck to please his customers having made his establishment a popular one.

Schmidt Brothers.—Wholesale and Retail Dealers in Fresh and Salt Meats ; corner of Hamilton and Franklin streets, Saginaw City.—This firm two years ago, bought out Mr. William Moye, who had long been established in a similar business, and from that time to the present has enjoyed a large and steadily increasing trade in the Saginaws and throughout the lumber camps of Northern Michigan. Their stock always includes the freshest and the best in fresh meats and the products of the best packing houses in salt meats. Employment is given to eight clerks and assistants and two wagons are utilized in delivering goods to their many customers. The premises occupied by the firm comprise the main floor and basement, 25x100 feet in dimensions, completely equipped for the business and they have two-story buildings in the rear, 20x120 feet, for the purpose of dressing meat and storage, and they use engines and other power machinery to facilitate their business. They also have commodious cellars and the finest refrigerator facilities. The Messrs. Schmidt are thorough business men, who have fairly earned the prosperity which they enjoy in this enterprise.

J. W. Gibson.—Dealer in Groceries and Provisions ; corner of Warren and Johnson streets, East Saginaw.—Mr. Gibson established this business six years ago on the corner opposite his present premises, and has earned the favor and patronage of the citizens of East Saginaw by the thorough and careful assortment of his stock, close and accurate attention to filling orders, fair prices and entire reliability. He occupies a two-story corner building, 25x100 feet in dimensions, where he carries a large and complete stock of staple and fancy groceries, grocers' sundries and shelf goods, teas, coffees, tobaccos and all kinds of provisions. He has recently removed into his new premises, which he owns and which afford him better facilities for the display of his stock than those formerly occupied, and his trade has steadily increased from its inception to the present time.

D. F. Humphrey.—Dealer in Furniture ; 117 Lapeer street, East Saginaw.—Mr. Humphrey established himself in this business twelve years ago, and has occupied for the last seven years his present premises, embracing a two-story building, 35x125 feet in dimensions. He carries a complete stock of medium and common furniture, including chamber suites, lounges, chairs, tables, bedsteads, mattresses, springs, pillows, etc.; and a superior line of baby carriages. Mr. Humphrey is a thoroughly practical man, and maintains unexcelled relations with the leading manufacturers by which he is enabled to offer goods of the highest merit at the lowest prices. He conducts his business with promptness and upon accurate methods, has a large and steadily growing trade.

William Knippel—Groceries and Provisions ; Wines, Liquors, No-
tions, Etc.; 925 Janes street, East Saginaw.—Mr. Knippel has been located

upon the same spot he now occupies for thirty-one years, and for the last nine years has carried on his present business. He occupies a new two-story building, well adapted for the purposes for which it is applied, and carries a large and complete stock of the freshest and best goods in staple and fancy groceries, provisions of every description, a select stock of wines and liquors and a full line of notions and grocers' sundries, and has a large trade with the people of the city and with farmers in the surrounding country, enjoying a first-class reputation for uniformly fair and accurate dealings. He has achieved a merited success by close attention to every detail of his business.

J. W. Richardson.—Manufacturer of Harness, Saddlery, Etc.: South Hamilton street, next to Taylor House, Saginaw City.—Mr. Richardson has conducted this business from 1864, and throughout his long business history has maintained a first-class reputation for superior workmanship in the line in which he is engaged, and has secured a steady and extensive patronage. The premises occupied by the business embrace the main floor and basement, 25x120 feet, of the building immediately south of the Taylor House, in addition to which there is a work-shop in the rear. Mr. Richardson manufactures all kinds of fine and light buggy and carriage harness, as well as heavy lumbering harness, of which he makes a specialty, and in which his trade is not confined to local bounds, but extends over the lumber districts of the country, orders being received by him from as far west as Washington Territory, and east from New York and Maine. He also manufactures collars, bridles, saddles, etc., and deals upon a very large scale in whips, blankets, robes, all kinds of saddlers' goods and saddlery supplies of every description. His stock is not surpassed in quality or quantity by any in the Valley and he gives steady employment to a full force of hands, and enjoys a very large trade in all his lines. His facilities for the display of his superior stock of goods are of the best character, and the promptness and accuracy with which he fills all orders for goods in his line, and the uniformly fair and liberal methods adopted in the transactions of his business, have made his establishment both popular and prosperous.

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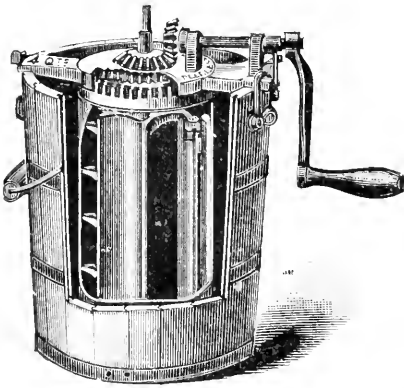
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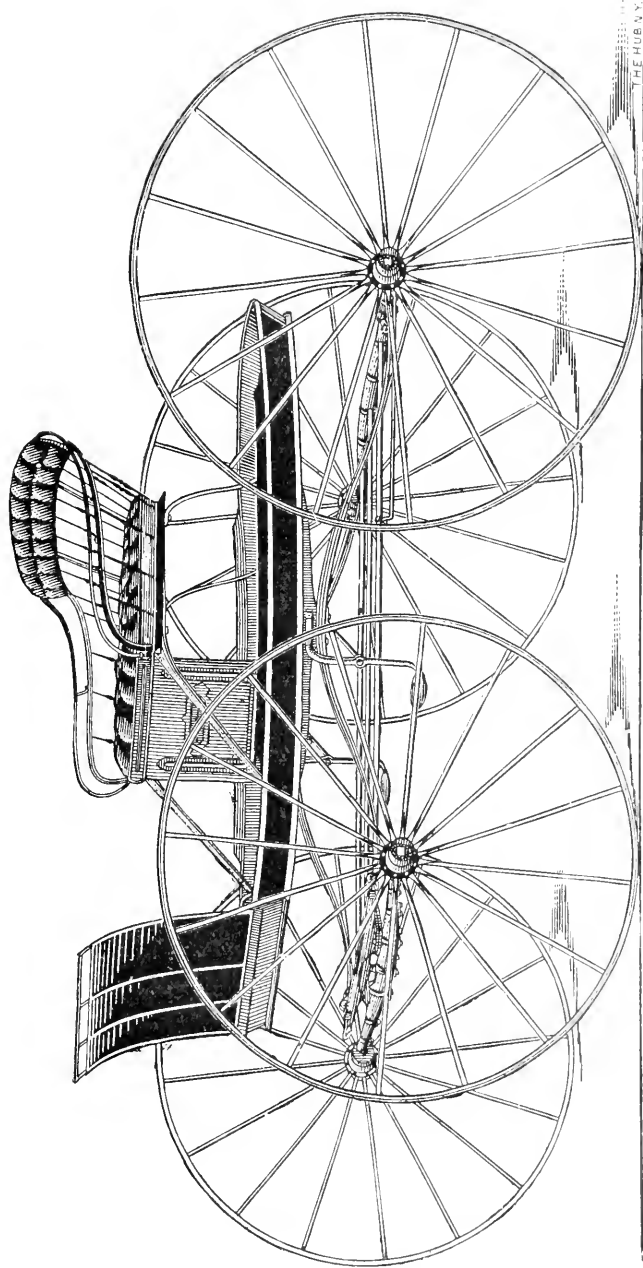
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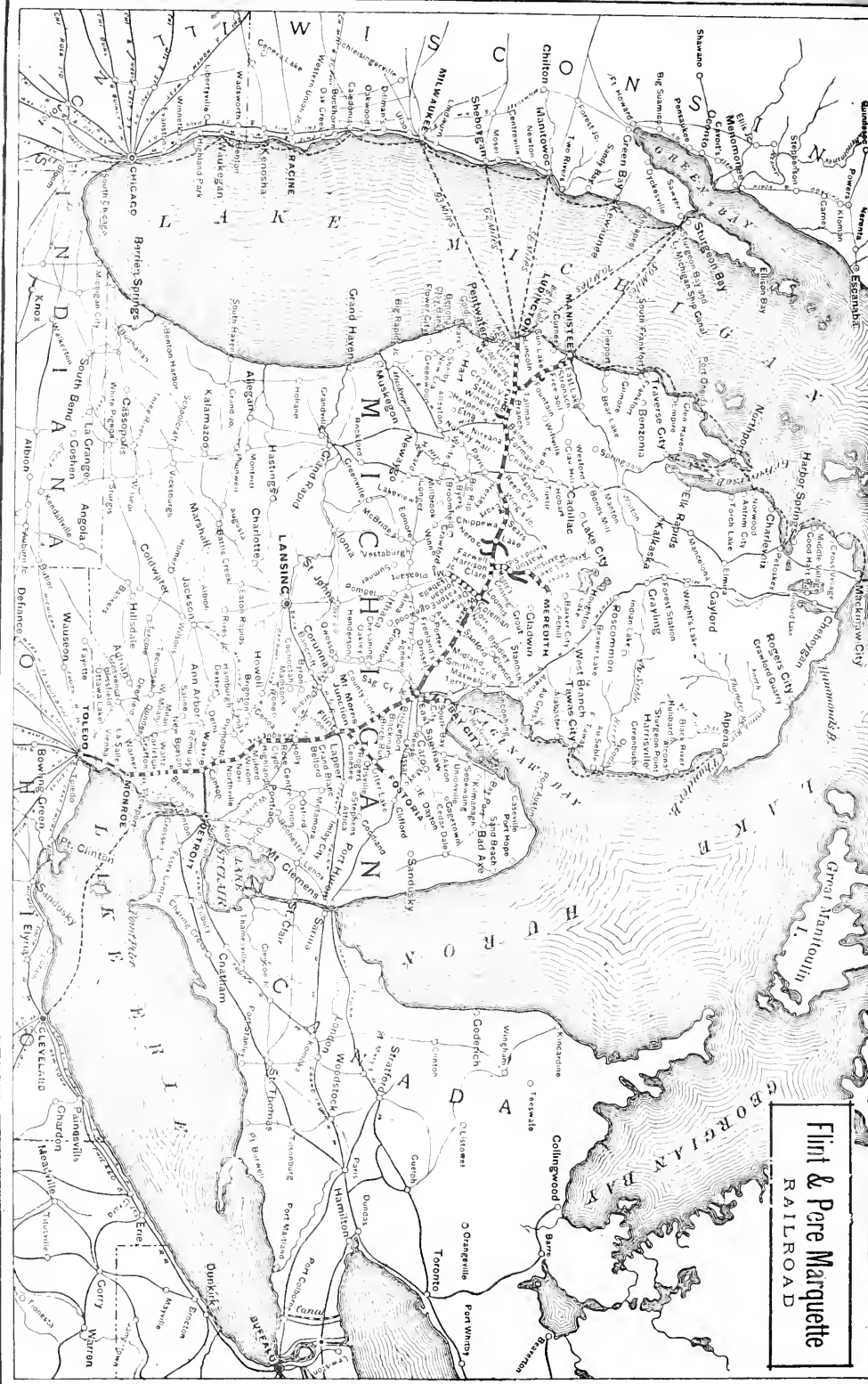
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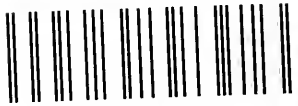
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